

Machine translation of Ref. 1

PATENT ABSTRACTS OF JAPAN

(11)Publication number : 11-003387

(43)Date of publication of application : 06.01.1999

(51)Int.Cl. G06F 19/00
G06F 17/60
G07F 7/08

(21)Application number : 10-024302

(71)Applicant : FUJITSU LTD
SAKURA GINKOU:KK

(22)Date of filing : 05.02.1998

(72)Inventor : MORI NOBUYUKI
MORITA MICHIIHIRO
OKI MASANAO
HIROTA TAKAAKI

(30)Priority

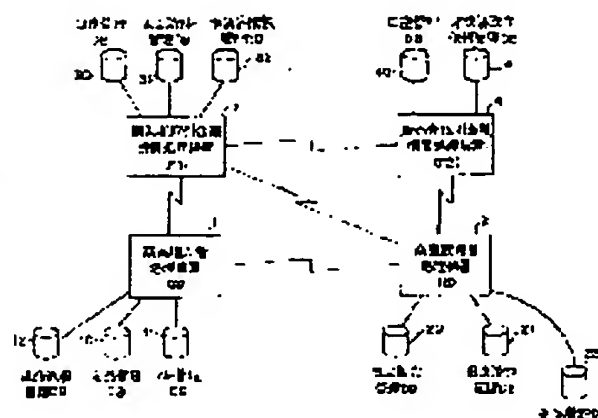
Priority number : 09 23776 Priority date : 06.02.1997 Priority country : JP

(54) ACCOUNT SETTLEMENT SYSTEM

(57)Abstract:

PROBLEM TO BE SOLVED: To reduce risk for both the payer of price (such as a merchandise purchaser or a service demander) and the destination to pay the price (such as a seller or a service provider) in electronic commercial transactions.

SOLUTION: A purchaser transaction financial institute processor 3 freezes the remainder of account corresponding to the request of purchaser, generates the temporary account settlement money of money information containing temporary account settlement information and transmits it to a merchandise purchaser processor 1. The processor 1 transmits the merchandise purchase request and the temporary account settlement money to a merchandise seller processor 2. Based on the confirmed result of merchandise, the purchaser receiving the merchandise transmits a main account settlement approval request to the processor 3 and based on the checked result of temporary account settlement money, the processor 2 transmits the main account settlement request to the processor 3. On the condition that the main account settlement approval request and the main account settlement request exist in a data base, the processor 3 performs main account settlement concerning the temporary account settlement money.



LEGAL STATUS

[Date of request for examination] 10.08.2000

[Date of sending the examiner's decision of rejection] 08.07.2003

[Kind of final disposal of application other than the examiner's decision of rejection or application converted registration]

[Date of final disposal for application]

[Patent number]

[Date of registration]

[Number of appeal against examiner's decision of rejection] 2003-17025

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- 2.*** shows the word which can not be translated.
- 3.In the drawings, any words are not translated.

CLAIMS

[Claim(s)]

- [Claim 1] The settlement system of the suspense payment characterized by having a means to transfer the money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out to the payee of said price, and the means which said price pays and carries out the actual settlement of accounts of said money information based on the check of fulfillment of the target matter.
- [Claim 2] It is the settlement system of the suspense payment characterized by being the amount of money which cannot be transferred until money information including said temporary settlement-of-accounts information is generated by the issue financial institution in the settlement system of suspense payment according to claim 1, the amount of money of this money information is frozen within the balance of the account of those, who pay the price of this issue financial institution, and there is said this settlement of accounts.
- [Claim 3] The money information which includes said temporary settlement-of-accounts information in the settlement system of suspense payment according to claim 1 is the settlement system of the suspense payment characterized by the thing which said price pays and show the target matter, and for which it pays and object information is included.
- [Claim 4] It is the settlement system of the suspense payment characterized by paying and carrying out the blind signature of the object information in the settlement system of suspense payment according to claim 3 by said cryptographic key to which an issue financial institution is not opened.
- [Claim 5] It is the cybermoney settlement system carry out having a means for transferring the cybermoney which is the money information which has the information which identifies whether the temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out is included to the payee of said price, and the means which said price pays and carry out the actual settlement of accounts of said money information based on the check of the target fulfillment about money information including said temporary settlement-of-accounts information as the description.
- [Claim 6] The settlement system of the suspense payment characterized by money information including said temporary settlement-of-accounts information being memorized by the portable mold storage in the settlement system of suspense payment according to claim 1 or 5.
- [Claim 7] It is the settlement system of the suspense payment characterized by being published by the price payment person from the terminal by which said portable mold storage was connected to the issue financial institution in the settlement system of suspense payment according to claim 6.
- [Claim 8] It is the settlement system of the suspense payment which can apply said portable mold storage to the terminal connected to the issue financial institution by the payee of said price in the settlement system of suspense payment according to claim 6, and is characterized by this terminal having a means to transmit a request of this settlement of accounts based on the temporary settlement-of-accounts information memorized by this portable mold storage.
- [Claim 9] It is the settlement system of the suspense payment characterized by having a means to collect said portable mold storages after, as for said terminal, the payee of said price requests said this settlement of accounts in the settlement system of suspense payment according to claim 8.
- [Claim 10] Based on processing of a request of said this settlement of accounts having ended said terminal normally in the settlement system of suspense payment according to claim 8, it is the settlement system of the suspense payment characterized by having the means which writes in the information which forbids reuse to said portable mold storage.
- [Claim 11] The settlement system of the suspense payment characterized by having a means to perform said this settlement of accounts based on a means to store this settlement-of-accounts request from the payee of said price, a means to store this settlement-of-accounts acknowledgement request from a price payment person, and said this stored settlement-of-accounts request and this settlement-of-accounts acknowledgement request, in the settlement system of suspense payment according to claim 1 or 5.
- [Claim 12] Said this settlement-of-accounts request is the settlement system of the suspense payment characterized by including the transferred money claim information that the transfer place of price was contained in the settlement system of suspense payment according to claim 11.
- [Claim 13] The settlement system of the suspense payment characterized by having further dealings management equipment which relays transmission and reception of dealings information in the settlement system of suspense payment according to claim 1 or 5.
- [Claim 14] It is the settlement system of the suspense payment characterized by having a dealings information management means by which said dealings management equipment stores dealings information with [of a transmitting person] authentication information in the settlement system of suspense payment according to claim 13.
- [Claim 15] It is the settlement system of the suspense payment characterized by having a means by which said dealings management equipment supervises a cancellation request of the dealings from the payee of said price in the settlement system of suspense payment according to claim 13.
- [Claim 16] It is the settlement system of the suspense payment characterized by having a means to act as substitute to the payee of this price, and to perform said cancellation request when said dealings management equipment does not receive a cancellation request from the payee of said price within a fixed period in the settlement system of suspense payment according to claim 15.

[Claim 17] It is the settlement system of the suspense payment characterized by a goods receiver having a means to supervise whether either this settlement-of-accounts acknowledgement request or the returned-goods requests are performed after receiving goods when said price pays said dealings management equipment in the settlement system of suspense payment according to claim 13 and the target matter is related with goods.

[Claim 18] Said dealings management equipment is the settlement system of the suspense payment characterized by having a means to perform this this settlement-of-accounts acknowledgement request in a substitute when one request of said this settlement-of-accounts acknowledgement request and the returned-goods requests is not made within a fixed period in the settlement system of suspense payment according to claim 17.

[Claim 19] Said dealings management equipment is the settlement system of the suspense payment characterized by having a means to perform a cancellation request of dealings when a returned-goods procedure is made in the settlement system of suspense payment according to claim 17.

[Claim 20] In the settlement system of suspense payment according to claim 13 said dealings management equipment When either said this settlement-of-accounts acknowledgement request or the returned-goods requests are not made a means to supervise either [at least] this settlement-of-accounts acknowledgement request or the returned-goods requests, and within a fixed period The settlement system of the suspense payment characterized by having a means to send the third person delivery-certificate information containing the payment identifier in connection with goods purchase as authentication information, and to perform this this settlement-of-accounts acknowledgement request.

[Claim 21] It is the settlement system of the suspense payment characterized by having a means to send the third person returned-goods certification information containing the payment identifier on the settlement system of suspense payment according to claim 13, and in connection with goods purchase in said dealings management equipment as authentication information, and to perform a cancellation request of dealings.

[Claim 22] It is the settlement system of the suspense payment which said price pays in the settlement system of suspense payment according to claim 1, and is characterized by for the target matter sending the third person returned-goods certification information that either [at least] the purchaser of these goods or the receivers contain the payment identifier in connection with goods purchase about goods, as authentication information, and having further a means to perform a cancellation request of dealings.

[Claim 23] In the settlement system of suspense payment according to claim 1 the payee of said price When either said this settlement-of-accounts acknowledgement request or the returned-goods requests are not made a means to supervise either [at least] this settlement-of-accounts acknowledgement request or the returned-goods requests, and within a fixed period The settlement system of the suspense payment characterized by having a means to send the third person delivery-certificate information containing the payment identifier in connection with goods purchase as authentication information, and to perform said this settlement-of-accounts acknowledgement request.

[Claim 24] The settlement system of the suspense payment characterized by having a means to supervise the notice of a returned-goods claim from one of a vender and dealings management equipment after returned goods, and the means which puts cancellation processing of said dealings on hold when the notice of a returned-goods claim is received within a fixed period in the settlement system of suspense payment according to claim 21 or 22.

[Claim 25] The settlement system of the suspense payment characterized by having a means to perform cancellation processing immediately even if it is within said fixed period in the settlement system of suspense payment according to claim 24, when the returned-goods acknowledgement from one of said vender and dealings management equipment is received.

[Claim 26] The settlement system of the suspense payment characterized by for the price which transfers money information including said temporary settlement-of-accounts information to the payee of said price in the settlement system of suspense payment according to claim 1 paying, and a person differing from the check person who said price which the payee of this price carries out pays, and checks the target matter.

[Claim 27] The settlement system of the suspense payment carry out having further the means performed in said this settlement of accounts in the settlement system of suspense payment according to claim 1 based on a means to store this settlement-of-accounts request from the payee of said price, a means to store this settlement-of-accounts acknowledgement request from the check person who said price pays and checks the target matter, and said this stored settlement-of-accounts request and this settlement-of-accounts acknowledgement request as the description.

[Claim 28] The money information which includes said temporary settlement-of-accounts information in the settlement system of suspense payment according to claim 1 is the settlement system of the suspense payment characterized by including the conditions-for-payment information which said price pays and shows the fulfillment term of the target matter.

[Claim 29] The settlement system of the suspense payment characterized by for said price to pay, and for one side of the check persons who price pays, and a person and this price pay, and check the target matter when this price will pay by said fulfillment term of the target matter and the target matter is not carried out to send said conditions-for-payment information as authentication information in the settlement system of suspense payment according to claim 28, and to have a means perform a cancellation request of dealings.

[Claim 30] It is the settlement system of the suspense payment characterized by to have a means said price by which said dealings management equipment is contained in conditions-for-payment information in the settlement system of suspense payment according to claim 13 pays, and supervise the fulfillment term of the target matter, and a means send said conditions-for-payment information as authentication information when said price pays within said fulfillment term and the target matter is not carried out, and perform a cancellation request of dealings.

[Claim 31] It is the settlement system of the suspense payment characterized by to have a means notify to one side of the check persons who price pays, and a person and this price pay, and check the target matter when said price pays a means said price by which the payee of said price is contained in conditions-for-payment information in the settlement system of suspense payment according to claim 1 pays, and supervise the fulfillment term of the target matter, and within said fulfillment term and the target matter is not carried out.

[Claim 32] The code relay system characterized by to encipher these data by the cryptographic key of the proper between this first person and said dealings management equipment, and to have a means perform the transmitting request to this second person to this dealings management equipment in the code relay system which has dealings management equipment which relays the transmission to the second person from the first person in case said first person transmits data to said second person.

[Claim 33] It is the code relay system characterized by having a means to decrypt the data which received said dealings management equipment from said first person in the code relay system according to claim 32 using the decode key of the proper

between this first person and this dealings management equipment.

[Claim 34] It is the code relay system characterized by having a means to encipher using the cryptographic key of the proper between said second person said whose dealings management equipment is the destination about said decrypted data in a code relay system according to claim 33, and this dealings management equipment.

[Claim 35] In the delivery system which has the processor of the vender of goods, one [at least] processor of the purchaser of these goods, and the receivers, and delivery management equipment prepared for the delivery person of these goods When a means to store delivery information, and said goods are delivered to said receiver based on the delivery request from said vender's processor, said delivery management equipment The delivery system characterized by having a means to generate the third person delivery-certificate information containing the receipt signature of these goods, and the payment identifier in connection with goods purchase.

[Claim 36] In the delivery system which has the processor of the vender of goods, one [at least] processor of the purchaser of these goods, and the receivers, and goods delivery management equipment prepared for the delivery person of these goods Said goods delivery management equipment is a delivery system characterized by having a means to generate the first third person returned-goods certification information containing a means to store returned-goods delivery information, and a signature of said receiver and the payment identifier in connection with goods purchase, based on the returned-goods delivery request from said receiver.

[Claim 37] It is the delivery system carry out that have further returned-goods delivery management equipment prepared for the delivery person who returns the goods in a delivery system according to claim 36, and said returned-goods delivery management equipment has a means generate the second third person returned-goods certification information included in a receipt signature of this vender and said payment identifier to said returned-goods delivery information when said goods are returned to said vender based on the returned-goods delivery request from said receiver as the description.

[Claim 38] In a delivery system according to claim 35, 36, or 37 It has further dealings management equipment which relays transmission and reception of a part of [at least] dealings information between said vender, a purchaser, a receiver, and a delivery person. Said dealings management equipment The delivery system characterized by having a means to store one of the third person delivery-certificate information containing said payment identifier, the first third person returned-goods certification information, and the second third person returned-goods certification information.

[Claim 39] It is the electronic contents selling system characterized by to have the management tool which manages the decode key of electronic contents with which said vender's processor sells said dealings management equipment in the selling system of the electronic contents which have a vender's processor, a purchaser's processor, and mediatory dealings management equipment, and a means to transmit to this purchaser's processor according to the demand from said purchaser's processor at least.

[Claim 40] It is the electronic contents selling system characterized by adding a signature of said purchaser and authentication of said dealings management equipment, and having a means to generate third person witness information when said dealings management equipment transmits said decode key to said purchaser's processor in an electronic contents selling system according to claim 39.

[Claim 41] It is the electronic contents selling system characterized by having a means to compare a means to receive the notice of said electronic contents being unable to decode said dealings management equipment with a decode key from said purchaser's processor in an electronic contents selling system according to claim 39, and the electronic contents received from said vender's processor with the electronic contents returned from said purchaser's processor.

[Claim 42] It is the electronic contents selling system characterized by having a means to decode with said decode key when electronic contents of said dealings management equipment correspond in the electronic contents selling system of claim 41.

[Claim 43] It is the electronic contents selling system characterized by having a means to compare a means to charge again the electronic contents which enciphered said dealings management equipment to said vender's processor in the electronic contents selling system according to claim 42 by the cryptographic key of the proper between this dealings management equipment and a vender's processor with said decoded electronic contents.

[Claim 44] It is the electronic contents selling system characterized by having a means to resend a decode key as what has a defect in the decode key transmitted to said purchaser's processor when electronic contents of said dealings management equipment correspond in an electronic contents selling system according to claim 43.

[Claim 45] It is the electronic contents selling system characterized by having a means to notify to said vender's processor as what has a defect in the electronic contents passed to said purchaser's processor when electronic contents of said dealings management equipment do not correspond in an electronic contents selling system according to claim 43.

[Claim 46] It is the electronic contents selling system characterized by having a means to resend the electronic contents received from said vender's processor to said purchaser's processor when electronic contents of said dealings management equipment do not correspond in an electronic contents selling system according to claim 41.

[Claim 47] Dealings management equipment characterized by to have said first person, a means by which the code protocol of a proper receives data between dealings management equipment, and a means to transmit the received data with the code protocol of a proper between said second person and dealings management equipment, in the dealings management equipment which mediates the transmission to the second person from the first person.

[Claim 48] In the dealings management equipment which is settled by the notice of a check of price having paid and the target matter having been carried out and which mediates settlement-of-accounts processing of suspense payment A means to supervise either [at least] this settlement-of-accounts acknowledgement request performed after the receiver of goods receives these goods, or the returned-goods requests, Dealings management equipment characterized by having a means to send third person delivery-certificate information as authentication information, and to perform this this settlement-of-accounts acknowledgement request in a substitute when either said this settlement-of-accounts acknowledgement request or the returned-goods requests are not made within a fixed period.

[Claim 49] In the dealings management equipment which is settled by the notice of a check of price having paid and the target matter having been carried out and which mediates settlement-of-accounts processing of suspense payment Dealings management equipment characterized by having a means to supervise whether said vender performs the cancellation request by returned goods, and a means to send third person returned-goods certification information as authentication information, and to perform a cancellation request in a substitute when said cancellation request is not made within a fixed period.

[Claim 50] Dealings management equipment characterized by having a means to manage the decode key of electronic contents which a vender enciphers and is sent to a purchaser in the dealings management equipment which mediates dealing of electronic

contents, a means to send a decode key to said purchaser, and a means to publish a third person witness's certification information.

[Claim 51] It is dealings management equipment characterized by to have a means resend this decode key to said purchaser when it judges with a decode key having a defect, a means notify said purchaser when it judges with a defective, a means to by which the contents which the purchaser received judge that it is a defective in the dealings management equipment which mediates dealing of electronic contents, and, and.

[Claim 52] In the dealings management equipment which mediates the delivery management equipment prepared for the delivery person of goods, a vender's processor, and the processor of the purchaser of these goods, and a receiver A means to receive registration of the first third person returned-goods certification information which proves it to be a means to receive registration of the third person delivery-certificate information on delivery management equipment that the returned-goods request occurred, Dealings management equipment characterized by having a means to receive registration of the second third person returned-goods certification information proving the vender having received returned goods.

[Claim 53] The terminal characterized by having a means to publish the portable mold storage which stored the money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out in the terminal connected to a financial institution.

[Claim 54] The terminal characterized by having a means to transmit a request of this settlement of accounts to a financial institution, based on the portable mold storage which stored the money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out in the terminal connected to a financial institution.

[Claim 55] It is the terminal characterized by having the means which carries out the automatic recovery of this portable mold storage after the completion of processing when recovery information is written down in the inserted portable mold storage in the terminal connected to a financial institution.

[Claim 56] The delivery management equipment characterized by to have a means generate the third person delivery-certificate information which contains 1 of a receipt signature of this receiver and acting signatures, and the payment identifier in connection with goods purchase when goods are delivered to a receiver, a means store goods delivery information based on the goods delivery request from a vender, and in the delivery management equipment prepared for the delivery person of goods.

[Claim 57] Delivery management equipment characterized by having further a means to register said third person delivery-certificate information to dealings management equipment, in delivery management equipment according to claim 56.

[Claim 58] Delivery management equipment characterized by having a means to notify said vender of said third person delivery-certificate information after goods delivery, in delivery management equipment according to claim 56.

[Claim 59] The delivery management equipment carry out having had a means generate the first third person returned-goods certification information which contains a means store returned-goods delivery information, 1 of the signature of said receiver which carried out the returned-goods request, and acting signatures, and the payment identifier in connection with goods purchase in the delivery management equipment prepared for the delivery person of goods based on the returned-goods delivery request from the receiver of said goods as the description.

[Claim 60] Delivery management equipment characterized by having a means to register said first third person returned-goods certification information to dealings management equipment, in delivery management equipment according to claim 59.

[Claim 61] Delivery management equipment characterized by having further a means to generate the second third person returned-goods certification information containing a receipt signature of this vender and the payment identifier in connection with said goods purchase in delivery management equipment according to claim 59 when returned goods are delivered to a vender.

[Claim 62] Delivery management equipment characterized by having a means to register said second third person returned-goods certification information to dealings management equipment, in delivery management equipment according to claim 61.

[Claim 63] Delivery management equipment characterized by having a means to publish returned-goods delivery reception receipt certification which contains the payment identifier in connection with said goods purchase in said receiver in delivery management equipment according to claim 59.

[Claim 64] A means to receive the issue request of money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out in the financial processor prepared for the financial institution, The financial processor characterized by having a means to manage the amount of money of said money information as the amount of money which cannot be transferred until price pays, it is frozen within the balance of a person's account and there is said this settlement of accounts, and a means to publish money information including said temporary settlement-of-accounts information.

[Claim 65] The financial processor characterized by having a means which said price pays to said money information, and shows the target matter in it in a financial processor according to claim 64 to pay and to fill in object information.

[Claim 66] The financial processor which pays and is characterized by having the object information and a carried-out means to pay and to check validity with the detail of the target matter written down in said money information as said money information transferred to the payee of price, and a carried-out means to pay and to receive the detail of the target matter in a financial processor according to claim 65.

[Claim 67] The financial processor characterized by having a means which said price pays to said money information, and shows the target matter in it in a financial processor according to claim 64 to pay and to fill in object information, and said means which pays and carries out the blind signature of the object information.

[Claim 68] A means to receive the claim of the temporary settlement-of-accounts money from the payee of price transferred money in the financial processor prepared for the financial institution, When this settlement-of-accounts acknowledgement is considered as a means to check whether this settlement-of-accounts acknowledgement request is carried out It is the financial processor characterized by having a means to store transferred money claim information in a database when this settlement-of-accounts acknowledgement is not considered as a means to perform one of moves of the transfer and the cybermoney to said payee, based on the contents of said claim transferred money.

[Claim 69] The financial processor characterized by having the reception means of this settlement-of-accounts acknowledgement request, and a means to check the validity of said the received settlement-of-accounts acknowledgement request of this, in the financial processor prepared for the financial institution.

[Claim 70] In a financial processor according to claim 69 the contents of this settlement-of-accounts acknowledgement request to a right case When the claim transferred money is carried out to a means to perform the reception check of this settlement-

of-accounts request from the payee of price, in this settlement-of-accounts request It is the financial processor characterized by having a means to publish the notice which presses for this settlement-of-accounts request processing when said claim transferred money is not considered as the means paid based on the contents of this claim transferred money.

[Claim 71] The financial processor characterized by having the reception means of a cancellation request of temporary settlement of accounts, and a means to check the validity of a cancellation request of said received temporary settlement of accounts, in the financial processor prepared for the financial institution.

[Claim 72] It is the financial processor which receives one of the second third person returned-goods certification information proving receipt of the payee of the price of the first third person returned-goods certification information proving the returned-goods request having generated a means checked said validity, in the financial processor according to claim 71, and returned goods, checks, and carries out [that the checked third person returned-goods certification information sets mediation days to a right case, and] as the description.

[Claim 73] The financial processor characterized by having the reception means of a cancellation request of temporary settlement of accounts, a means to receive a returned-goods claim, and a means to suspend cancellation processing of temporary settlement of accounts when there is a returned-goods claim corresponding to a cancellation request of temporary settlement of accounts in the financial processor prepared for the financial institution.

[Claim 74] The payment processor characterized by having a means to perform the issue request of money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out in the payment processor which price paid and was prepared for the person.

[Claim 75] The payment processor characterized by having a means which said price pays to money information including said temporary settlement-of-accounts information in a payment processor according to claim 74, and shows the target matter to pay and to perform the registration request of object information.

[Claim 76] The payment processor characterized by having a means to transfer the money information including temporary settlement-of-accounts information settled by the notice of a check of a means for price to have paid and to request fulfillment of the target matter from the payee of price in the payment processor which price paid and was prepared for the person, and said price having paid and the target matter having been carried out to the payee of said price.

[Claim 77] The payment processor characterized by having a means for said price to pay, and to perform this settlement-of-accounts acknowledgement request in a payment processor according to claim 76 based on the check of fulfillment of the target matter when a fulfillment result is normal.

[Claim 78] The payment processor carried out [having had the means which said price pays, and carries out the returned-goods request of these goods in a payment processor according to claim 76 based on the check of the contents of the goods which are the target matters when the contents of these goods are not normal, the reception means of the third person returned-goods certification information that it proves having received the returned-goods request, and a means performed a cancellation request of temporary settlement of accounts, and] as the description.

[Claim 79] Sales management equipment characterized by having the reception means of the goods order from the purchaser of said goods, the reception means of money information including the temporary settlement-of-accounts information from said purchaser, and a request means for performing this settlement of accounts after sending said goods to the receiver of said goods in the sales management equipment prepared for the vender of goods.

[Claim 80] A means to supervise either [at least] this settlement-of-accounts acknowledgement request or the returned-goods requests in sales management equipment according to claim 79 after said receiver receives said goods, Sales management equipment characterized by having a means by which said receiver sends the third person delivery-certificate information that it proves having received said goods, as authentication information, and performs said this settlement-of-accounts acknowledgement request in a substitute when either said this settlement-of-accounts acknowledgement request or the returned-goods requests are not made within a fixed period.

[Claim 81] Sales management equipment carry out having had a means to receive the notice of the cancellation request accompanying returned goods, a means to perform a cancellation request of temporary settlement of accounts to the notice of a cancellation request, and a means to request a returned-goods claim based on the check of the received contents of returned goods in not being normal returned goods, in sales management equipment according to claim 79 as the description.

[Claim 82] The receipt processor characterized by having a means to perform this settlement-of-accounts acknowledgement request based on the receipt check of said goods sent by the vender in being normal, in the receipt processor prepared for the receiver of goods.

[Claim 83] The receipt processor carry out having had the means which carries out the returned-goods request of these goods based on the receipt check of said goods sent by said vender in not being normal, the reception means of the third person returned-goods certification information that it proves having received the returned-goods request, and a means to perform a cancellation request of temporary settlement of accounts, in the receipt processor according to claim 82 as the description.

[Claim 84] In the payment processor formed in one side of the check persons who price pays, and a person and price pay and check the target matter When said price pays a means for said price contained in conditions-for-payment information to pay, and to supervise the fulfillment term of the target matter, and within said fulfillment term and the target matter is not carried out The payment processor characterized by having sent said conditions-for-payment information as authentication information, and having a means to perform a cancellation request of dealings.

[Claim 85] In the sales management equipment formed in the payee of price, said price pays and this price from a person pays. The reception means of the target matter, The reception means of money information including temporary settlement-of-accounts information settled by the notice of a check of said price having paid and the target matter having been carried out, When the price contained in conditions-for-payment information pays, said price pays the monitor means of the fulfillment term of the target matter, and within said fulfillment term and the target matter is not carried out Sales management equipment characterized by having a means to notify to one side of the check persons who said price pays, and a person and said price pay, and check the target matter.

[Claim 86] The portable mold storage characterized by storing the money information including temporary settlement-of-accounts information settled by the notice of a check of having transferred to the payee of price, price having paid and the target matter having been carried out.

[Claim 87] The money information which includes said temporary settlement-of-accounts information in a portable mold storage according to claim 86 is a portable mold storage characterized by the thing which said price pays and show the target matter, and for which it pays and object information is included.

[Claim 88] The storage which stored the program which operates the computer which is dealings management equipment which mediates the transmission to the second person from the first person, and makes said computer realize said first person, the function received with the code protocol of a proper between dealings management equipment, and the function of transmitting the received data with the code protocol of a proper between said second person and this dealings management equipment.

[Claim 89] The function which supervises either [at least] this settlement-of-accounts acknowledgement request or the returned-goods requests after it operates the computer which is dealings management equipment which mediates settlement-of-accounts processing of suspense payment and the receiver of goods receives these goods, The storage which stored the program which makes said computer realize the function to send third person delivery-certificate information as authentication information, and to perform said this settlement-of-accounts acknowledgement request in a substitute when either said this settlement-of-accounts acknowledgement request or the returned-goods requests are not made within a fixed period.

[Claim 90] The storage stored the program which makes said computer realize the function of whether the computer which is dealings management equipment which mediates settlement-of-accounts processing of suspense payment being operated, and a vender carrying out the cancellation request by returned goods, and supervising, and the function of sending considering third person returned-goods certification information as authentication information when said cancellation request is not made within a fixed period, and carrying out a cancellation request by the substitute.

[Claim 91] The storage which stored the program which makes said computer realize the function manage the decode key of the electronic contents which it is made to operate, and a vender enciphers and send the computer which is dealings management equipment which mediates dealing of electronic contents to a purchaser, the function send said decode key to said purchaser, and the function publish a third person witness's certification information.

[Claim 92] It is the storage which stored in the program which makes said computer realize the function which resends this decode key to said purchaser when it judges with a decode key having a defect with the function of which said purchaser notifies when it judges with a defective with the function to in_which the contents which the computer which is dealings management equipment which mediates dealing of electronic contents was operated, and the purchaser received judge that it is a defective.

[Claim 93] The computer which is dealings management equipment which mediates the delivery management equipment prepared for the delivery person of goods, a vender's processor, and one [at least] processor of the purchaser of goods and the receivers is operated. The function to receive registration of the first third person returned-goods certification information proving the function to receive registration of the third person delivery-certificate information on delivery management equipment, and the returned-goods request having occurred, The storage which stored the program said whose computer said vender makes realize the function to receive registration of the second third person returned-goods certification information proving having received returned goods.

[Claim 94] The storage which stored the program which makes said central processing unit and I/O device realize the function to publish the portable mold storage which stored the money information including temporary settlement-of-accounts information settled by the notice of a check of having operated the central processing unit and I/O device of a terminal which are connected to a financial institution, price having paid, and the target matter having been carried out.

[Claim 95] The storage which stored the program which makes said central processing unit and I/O device realize the function transmit a request of this settlement of accounts to a financial institution, based on the portable mold storage which stored the money information including temporary settlement-of-accounts information settled by the notice of a check of having operated the central processing unit and I/O device of a terminal which are connected to a financial institution, price having paid, and the target matter having been carried out.

[Claim 96] It is the storage which stored the program which makes said central processing unit and I/O device realize the function which carries out the automatic recovery of the portable mold storage after the completion of processing when recovery information is written down in the portable mold storage which the central processing unit and I/O device of a terminal which are connected to a financial institution were operated, and was inserted.

[Claim 97] The storage operated the computer which is delivery management equipment prepared for the delivery person of goods, and stored the program which makes said computer realize the function which generates in the third person delivery-certificate information which contains either a receipt signature of this receiver or the acting signatures and the payment identifier in connection with goods purchase when said goods are delivered to a receiver with the function store goods delivery information based on the goods delivery request from a vender.

[Claim 98] The storage stored the program which makes said computer realize the function of generating the third person returned-goods certification information contain either [the function of operating the computer which is delivery management equipment prepared for the delivery person of goods, and storing returned-goods delivery information based on the returned-goods delivery request from the receiver of said goods, and] the signature of said receiver which carried out a returned-goods request or the signatures of a substitute and the payment identifier in connection with goods purchase.

[Claim 99] The function to receive the issue request of money information including temporary settlement-of-accounts information settled by the notice of a check of having operated the computer which is the financial processor prepared for the financial institution, price having paid, and the target matter having been carried out, The function to publish money information including temporary settlement-of-accounts information settled by the notice of a check of the function which said price pays and is moved from the balance of a person's account to the temporary settlement-of-accounts balance, and said price having paid and the target matter having been carried out, The storage which stored the program which makes said computer realize the function to publish authentication of an issue financial institution.

[Claim 100] The function to receive the claim of money information including temporary settlement-of-accounts information settled by the notice of a check of having operated the computer which is the financial processor prepared for the financial institution, price having paid, and the target matter having been carried out transferred money, When this settlement-of-accounts acknowledgement is considered as the acknowledgement function of whether this settlement-of-accounts acknowledgement request is carried out When said this settlement-of-accounts acknowledgement is not considered as the function to perform one side of the moves of the transfer and the cybermoney to the payee of said price, based on the contents of said claim transferred money The storage which stored the program which makes said computer realize the function to store transferred money claim information in a database.

[Claim 101] The storage stored the program which makes said computer realize the reception function of this settlement-of-accounts acknowledgement request of money information including temporary settlement-of-accounts information settled by the notice of a check of having operated the computer which is the financial processor prepared for the financial institution, price having paid, and the target matter having been carried out, and the function check the validity of said the received settlement-

of-accounts acknowledgement request of this.

[Claim 102] The storage stored the program which makes said computer realize the reception function of a cancellation request of temporary settlement of money information including temporary settlement-of-accounts information settled by the notice of a check of having operated the computer which is the financial processor prepared for the financial institution, price having paid, and the target matter having been carried out, and the function check the validity [settlement of accounts / said / which was received / temporary] of a cancellation request.

[Claim 103] The reception function of a cancellation request of temporary settlement of money information including temporary settlement-of-accounts information settled by the notice of a check of having operated the computer which is the financial processor prepared for the financial institution, price having paid, and the target matter having been carried out, The storage which stored the program which makes said computer realize the function to receive a returned-goods claim, and the function to suspend cancellation processing of temporary settlement of accounts when there is a returned-goods claim corresponding to a cancellation request of temporary settlement of accounts.

[Claim 104] The storage which stored the program which makes said computer realize the function to perform the issue request of money information including temporary settlement-of-accounts information settled by the notice of a check of having operated the central processing unit and I/O device of price which are a payment processor which paid and was prepared for the person, said price having paid, and the target matter having been carried out.

[Claim 105] The storage which stored the program which makes said central processing unit and I/O device realize the function of transferring the money information including temporary settlement-of-accounts information settled by the notice of a check of the function operate the central processing unit and the I/O device of price which are a payment processor which paid and was prepared for the person, and said price pays, and request the target matter from the payee of this price, and said price having paid and the target matter having been carried out.

[Claim 106] The storage which stored the program which operates the computer which is sales management equipment prepared for the vender of goods, and makes said computer realize the reception function of a goods order from the purchaser of said goods, the reception function of money information including the temporary settlement-of-accounts information from said purchaser, and the request function for performing this settlement of accounts after sending said goods to a receiver.

[Claim 107] The storage which stored the program which makes said computer realize the function to perform this settlement-of-accounts acknowledgement request, based on the receipt check of said goods which the central processing unit and I/O device which are a receipt processor prepared for the receiver of goods are operated, and are sent by the vender when normal.

[Claim 108] The central processing unit and I/O device which are a payment processor formed in one side of the check persons who price pays, and a person and this price pay, and check the target matter are operated. When said price pays within said fulfillment term with the function which said price contained in conditions-for-payment information pays, and supervises the fulfillment term of the target matter and the target matter is not carried out The storage which stored the program which makes said central processing unit and I/O device realize the function to send said conditions-for-payment information as authentication information, and to perform a cancellation request of dealings.

[Claim 109] The computer which is sales management equipment formed in the payee of price is operated, said price pays, and this price from a person pays. The reception function of the target matter, The reception function of money information including temporary settlement-of-accounts information settled by the notice of a check of said price having paid and the target matter having been carried out, When said price contained in conditions-for-payment information pays, said price pays within said fulfillment term with the monitoring function of the fulfillment term of the target matter and the target matter is not carried out The storage which stored the program which makes said computer realize the function notified to one side of the check persons who said price pays, and a person and said price pay, and check the target matter.

[Translation done.]

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- 3.In the drawings, any words are not translated.

DETAILED DESCRIPTION

[Detailed Description of the Invention]

[0001]

[Field of the Invention] this invention -- price payment persons (a goods purchaser, service client, etc.) and a price payee (a vender --) The suspense payment which used the money information as electronic data which includes temporary settlement-of-accounts information for payment of the goods price of between, such as a service provider, or service price performs. The contents of the goods which the check person who a price payment person or price pays and checks the target matter received. After checking the contents of carrier beam service enough, it is related with the settlement system of the suspense payment which can carry out actual settlement of accounts, a code relay system, a delivery system, and an electronic contents selling system.

[0002]

[Description of the Prior Art] As a payment means in the conventional commercial transaction, cash, a check, the note, the account transfer, the prepaid card, and the credit card are widely utilized by current.

[0003] Moreover, there are a prepayment method which pays price before paying and receiving goods as a method, a goods cost length method which pays price at the time of the reception of goods, and a reversionary method which pays price after receiving goods. However, any pay, and a method also has the risk or price payment risk of goods receipt to a goods purchaser, or the recovery risk of price exists in a goods vender.

[0004] That is, in the case of a prepayment method, the goods reception risk goods cannot be received in spite of any having paid, and having not asked whether it was a means but having paid price to the goods purchaser side, or the received goods are not satisfactory occurs. Moreover, the price payment risk from which it pays and the price of ending will be in an unrecoverable condition is also generated.

[0005] Moreover, since the contents of the goods received too cannot fully be checked on that spot although goods are receivable in exchange for price to a goods purchaser side while paying in the case of a goods cost length method and limiting a means to cash, a check, etc., the goods reception risk that the satisfying contents of goods are not acquired occurs. Moreover, the same price payment risk as the case of a prepayment method is also generated.

[0006] Furthermore, even if it was the case of a reversionary method, in spite of any having paid, and having not asked whether it was a means but having passed goods to the goods vender side, the price recovery risk that price is unrecoverable occurs.

[0007] A goods purchaser can take the countermeasure of returning a goods vender the goods, when a defect is in the received contents of goods. However, even if it returns a goods vender the goods, and there is a risk that price is not returned and price is returned, requiring remarkable days will be expected.

[0008] Furthermore, in the case of electronic contents like the software which circulates on a communication network, or image data, another problem is also produced. That is, about such incorporeal goods, in spite of having received it normally by the goods purchaser side, the danger of resisting payment for reasons of the defect of goods is by ***.

[0009] moreover, the unauthorized use risk according to a third person in case it trades on a network and him -- a risk with various risks of spoofing, invasion-of-privacy risks accompanying the decode (tapping) by the third person, etc. follows.

[0010] In current, code mode of processing is confirmed as a part which mitigates such a risk. since [however,] it is indispensable to order a partner's public key, a common key, etc. between transmission places (receiving side) the transmitting origin of data as for the present code mode of processing -- him -- complicated processings including a check must be carried out. Furthermore, if the interface of the code which includes the application of a code at a transmission place is not set a transmitting agency, an exchange of code data becomes impossible.

[0011]

[Problem(s) to be Solved by the Invention] As stated above, even when which payment means and payment method are adopted in the conventional settlement-of-accounts approach, for price payees, such as a goods vender and a service provider, there is a price recovery risk, price, such as a goods purchaser and a service client, pays and there is a goods reception risk or a price payment risk for a person. Moreover, price pays and there is a returned-goods risk in a person and the both sides of a price payee.

[0012] furthermore, the unauthorized use risk according [in / price pays in the dealings on a network and / a person and the both sides of a price payee] to a third person and him -- there are a risk of spoofing, an invasion-of-privacy risk by tapping, etc.

[0013] The technical problem of this invention is offering the settlement system whose commercial transaction's pays cybermoney (electronic cash), an electronic check, an electronic note, a temporary settlement-of-accounts card, etc. of money information including temporary settlement-of-accounts information, uses as a means, and loses the various above risks in a certain and easy procedure, and is possible in comfort (off-line) also on a network or out of a network.

[0014]

[Means for Solving the Problem] The 1st configuration of this invention is the settlement system of the suspense payment characterized by having a means to transfer the money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out to the payee of said price, and the means which said price pays and carries out the actual settlement of accounts of said money information based on the check of fulfillment of the target matter.

[0015] According to such a configuration, price payment persons (a goods purchaser, service client, etc.) can show that there is

solvency to the payees (a vender, service provider, etc.) of price using the temporary settlement-of-accounts information included in money information in the case of goods purchase or a service request, and the payee of price can secure goods price or service price based on temporary settlement-of-accounts information. For this reason, the payee of price can cancel the recovery risk of price. moreover, the thing for which a price payee performs this settlement-of-accounts request of money information including temporary settlement-of-accounts information in case a commercial transaction is performed on a network — it is — price — paying — him, a person, — a check can be done easily.

[0016] in addition — until the money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out is generated by the issue financial institution, is frozen within the balance of the account of the price payment person of an issue financial institution and has this settlement of accounts — goods purchase which cannot be transferred — public funds — it is desirable in it being a thing including the information on a frame or the amount of money of a service countervalue, and authentication of an issue financial institution

[0017] According to such a configuration, the payee of price can check that price paid the money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out, and the issue financial institution has secured a person's account with [of an issue financial institution] authentication. For this reason, without price's paying and depending on individual trust of a person, price pays and an object matter can be carried out (supply of goods, offer of service, etc.). Here, service points out the business trip cleaning activity of the vicarious execution activity of for example, nursing / care action, a termite extermination activity, cooking, wash, cleaning, etc., etc. and bedding, a carpet, etc.

[0018] Moreover, the occurrence of the as opposed to [since it pays and object information is included, can check based on the information at this clearing time with a more detailed issue financial institution, and] unjust settlement-of-accounts demand settlement-of-accounts accident which the money information which includes temporary settlement-of-accounts information according to [the thing which pay money information including temporary settlement-of-accounts information, and shows an object matter, and for which it pays and object information is included is desirable, and] this pays, and shows an object matter can prevent effectively. Moreover, a price payment person can prevent using money information including temporary settlement-of-accounts information out of an application.

[0019] Furthermore, it is good also as a configuration which has a means to perform said this settlement of accounts based on a means to store this settlement-of-accounts request from the payee of price, a means to store this settlement-of-accounts acknowledgement request from a price payment person, and said this stored settlement-of-accounts request and this settlement-of-accounts acknowledgement request in addition to the above-mentioned configuration.

[0020] According to such a configuration, this settlement-of-accounts request from the payee of price is received, but since actual settlement of accounts is not carried out without this settlement-of-accounts acknowledgement from a price payment person, a price payment person pays and a risk is lost.

[0021] As for the above-mentioned system, it is desirable to have dealings management equipment which relays transmission and reception of dealings information. Although a dealings situation cannot be checked if a commercial transaction is performed only between persons concerned, dealings management equipment can grasp all the processes of dealings correctly, because a financial institution etc. transmits and receives dealings information via dealings management equipment in the check person (goods receiver, beneficiary of service, etc.) list which a price payment person, the payee of price, and price pay, and checks the target matter.

[0022] Moreover, it can have a means by which the above-mentioned system sends the 1st third person returned-goods certification information including the payment ID in connection with [pay and] goods purchase in a person or a goods receiver of price as authentication information, and performs a cancellation request of dealings, in the case of goods purchase.

[0023] A goods purchaser performs a cancellation request from the contents which attached the returned-goods certification information that it proved having received the returned-goods request, as authentication information. Thereby, while being able to perform a cancellation request of dealings also from a purchaser, cancellation processing can be advanced promptly.

[0024] Furthermore, in the above-mentioned system, it can send considering a means to supervise this settlement-of-accounts acknowledgement request or a returned-goods request, and the third person delivery-certificate information that the payment ID in connection with goods purchase is contained when said this settlement-of-accounts acknowledgement request or a returned-goods request is not made within a fixed period, as authentication information, and the payee of price can also have a means to carry out this settlement-of-accounts acknowledgement request of dealings.

[0025] According to such a configuration, the payee of price A purchaser manages a period until it performs this settlement-of-accounts acknowledgement request or a returned-goods request after goods receipt. When supervising whether this settlement-of-accounts acknowledgement request or a returned-goods request is made within this period and generating neither of the events, this settlement-of-accounts acknowledgement request is performed from the contents which attached the delivery-certificate information on dealings management equipment that it proved having sent goods to the purchaser, as authentication information. For this reason, while this settlement-of-accounts acknowledgement request can do the payee of price instead of a purchaser, this settlement-of-accounts processing can be advanced promptly.

[0026] In the code relay system which has dealings management equipment with which the 2nd configuration of this invention relays the transmission to the second person from the first person In case said first person transmits data to the second person, it is the code relay system characterized by enciphering these data by the cryptographic key of the proper between the first person and dealings management equipment, and having a means to perform the transmitting request to the second person to dealings management equipment.

[0027] According to such a configuration, the first person and second person who transmit and receive the dealings management equipment and code data in a code relay system manage the only cryptographic key and only decode key of a proper respectively. A transmitting side transmits the code data with a transmitting request which specified the transmission place, without being conscious of a code interface with a transmission place (receiving side), with the decode key of a proper with a transmitting side, it re-enciphers to the code data with which only a transmission place can decrypt data using the cryptographic key of a proper with the transmission place which once decrypted and was specified, and dealings management equipment is sent to them. Moreover, the receiving side which received code data from dealings management equipment decrypts data with the decode key of a proper with dealings management equipment, without being conscious of a code interface with the transmitting origin of code data entirely. Therefore, the danger that data will be decoded by the third person disappears.

[0028] That is, since it enciphers and a transmitting side is sent by the cryptographic key of the only proper of dealings management equipment and a transmitting side, without being conscious of a cryptographic key with a transmission place, and a

decode key, what kind of receiving side does not need to perform any exchange of a cryptographic key and a decode key. For this reason, since management of a cryptographic key and a decode key is easy for a transmitting side and a receiving side and they need to be conscious of neither a cipher system nor the interface of code application, convenience and safety increase by leaps and bounds.

[0029] In the delivery system by which the 3rd configuration of this invention consists of a vender's processor, a processor of a purchaser or a goods receiver, and delivery management equipment prepared for the delivery person of goods When a means to store delivery information, and goods are delivered to a goods receiver based on the delivery request from said vender's processor, said delivery management equipment It is the delivery system characterized by having the receipt signature of goods, and a means to generate third person delivery-certificate information including the payment ID in connection with goods purchase.

[0030] According to such a configuration, since delivery-certificate information including the payment ID in connection with the goods which managed and delivered the receipt signature of a destination is generated, the delivery management equipment which received the delivery request from the vender can prove the fact of having sent goods.

[0031] In the delivery system by which the 4th configuration of this invention consists of a vender's processor, a processor of a purchaser or a goods receiver, and delivery management equipment prepared for the delivery person of goods Said delivery management equipment is a delivery system characterized by having a means to store returned-goods delivery information, a signature of said returned-goods client, and a means to generate the first third person returned-goods certification information including the payment ID in connection with goods purchase, based on the returned-goods delivery request from a goods receiver.

[0032] According to such a configuration, when there is a returned-goods delivery request from a goods receiver, delivery management equipment manages a signature of a returned-goods client, and since delivery-certificate information including the payment ID in connection with the goods for returned goods is generated, it can prove the fact that returned-goods processing was started.

[0033] In the selling system of electronic contents by which the 5th configuration of this invention has a vender's processor, a purchaser's processor, and mediatory dealings management equipment at least, said dealings management equipment is the electronic contents selling system characterized by to have the management tool which manages the decode key of electronic contents which a vender's processor sells, and a means transmit to said purchaser's processor according to the demand from said purchaser's processor.

[0034] According to such a configuration, since the dealings management equipment in an electronic contents selling system manages the decode key of electronic contents instead of the vender of electronic contents and a decode key is passed according to a demand of an electronic contents purchaser, it is correctly manageable whether electronic contents reached the purchaser certainly.

[0035] The 6th configuration of this invention is dealings management equipment characterized by to have said first person, a means receive with the code protocol of a proper between dealings management equipment, and a means transmit data for the received data with the code protocol of a proper between said second person and this dealings management equipment in the dealings management equipment which mediates the transmission to the second person from the first person.

[0036] In order to trade via dealings management equipment according to such a configuration, the transmitting side of dealings information has the absolutely none need of having the cryptographic key of a receiving side sent, or sending the cryptographic key of a transmitting side. Moreover, since what kind of receiving side does not need to perform any exchange of a cryptographic key and a decode key in order to encipher and send by the cryptographic key of the only proper of dealings management equipment and a transmitting side, the danger of a transmitting side that dealings information will be decoded by the third person disappears. Furthermore, management of a cryptographic key is easy for a transmitting side, and since he needs to be conscious of neither a cipher system nor the interface of code application, convenience and safety increase by leaps and bounds.

[0037] In the dealings management equipment which is settled by the notice of a check of price having paid the 7th configuration of this invention and the target matter having been carried out and which mediates settlement-of-accounts processing of suspense payment When said this settlement-of-accounts acknowledgement request or said returned-goods request is not made a means to supervise this settlement-of-accounts acknowledgement request or returned-goods request which a goods receiver performs after goods receipt, and within a fixed period It is dealings management equipment characterized by having a means to send third person delivery-certificate information as authentication information, and to perform this settlement-of-accounts acknowledgement request in a substitute.

[0038] a ***** [that, as for dealings management equipment, the purchaser performed this settlement-of-accounts acknowledgement request based on the time from which the purchaser received goods according to such a configuration] -- or since it supervises whether goods were returned or not, whether it shifts to this settlement of accounts from the condition of temporary settlement of accounts or cancellation of dealings being performed, and a dealings situation can grasp correctly.

[0039] In the dealings management equipment which is settled by the notice of a check of price having paid the 8th configuration of this invention and the target matter having been carried out and which mediates settlement-of-accounts processing of suspense payment It is dealings management equipment characterized by having a means to supervise whether said vender performs the cancellation request by returned goods, and a means to send third person returned-goods certification information as authentication information, and to perform a cancellation request in a substitute when said cancellation request is not made within a fixed period.

[0040] According to such a configuration, in dealings management equipment, when a vender (payee of price) needs to perform a cancellation request of dealings to dealings management equipment by the failure of dealings, in order to supervise the existence of cancellation request processing generating of the dealings which a vender should conduct, a purchaser or a goods receiver does not need to check the cancellation situation of dealings themselves.

[0041] The 9th configuration of this invention is dealings management equipment characterized by having a means to manage the decode key of electronic contents which a vender enciphers and is sent to a purchaser, a means to send a decode key to said purchaser, and a means to publish a third person witness's certification information in the dealings management equipment which mediates dealing of electronic contents.

[0042] According to such a configuration, since the dealings management equipment in an electronic contents selling system manages the decode key of electronic contents instead of the vender of electronic contents and a decode key is passed according to a demand of an electronic contents purchaser, it is correctly manageable whether electronic contents reached the purchaser certainly.

[0043] The 10th configuration of this invention is dealings management equipment characterized by to have a means resend a decode key to said purchaser, when it judges with a decode key having a defect, a means notify said purchaser when it judges with a defective, a means to by which the contents which the purchaser received judge that it is a defective in the dealings management equipment which mediates dealing of electronic contents, and, and.

[0044] According to such a configuration, since the dealings management equipment in an electronic contents selling system manages the decode key of electronic contents instead of the vender of electronic contents and a decode key is passed according to a demand of an electronic contents purchaser, it is correctly manageable whether electronic contents reached the purchaser certainly.

[0045] In the dealings management equipment which mediates the delivery management equipment with which the 11th configuration of this invention was prepared for the delivery person of goods, a vender's processor, and the processor of a purchaser or a goods receiver A means to receive registration of the first third person returned-goods certification information which proves it to be a means to receive registration of the third person delivery-certificate information on delivery management equipment that the returned-goods request occurred, It is dealings management equipment characterized by having a means to receive registration of the second third person returned-goods certification information proving what the vender received returned goods for.

[0046] Since it registers to dealings management equipment when delivery management equipment generates each of the delivery-certificate information proving having sent goods, the returned-goods certification information that it proves having received returned goods, and the final returned-goods certification information that it proves having sent returned goods to the vender according to such a configuration, dealings management equipment can grasp the exact situation in each process of dealings. Moreover, the trouble of dealings can be prevented by using each certification information as a third person's acknowledgement information.

[0047] The 12th configuration of this invention is a portable mold storage characterized by storing the money information including temporary settlement-of-accounts information settled by the notice of a check of having transferred to the payee of price, price having paid and the target matter having been carried out.

[0048] It becomes possible [also paying on-line to the payee of price using a network etc., and handing a portable mold storage directly and also paying it] in the case of goods purchase by holding the money information including temporary settlement-of-accounts information settled by the notice of a check of according to such a configuration price having paid and the target matter having been carried out to portable mold storages, such as a card whose carrying is possible. For this reason, while the convenience to pay improves, the opportunity of goods purchase is expanded.

[0049] The 13th configuration of this invention is a terminal characterized by having a means to publish the portable mold storage which stored the money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out in the terminal connected to a financial institution.

[0050] According to such a configuration, it can publish from terminals, such as ATM (Automatic Teller Machine) by which the portable mold storage was connected to the issue financial institution, and forged issue of a portable mold storage can be prevented.

[0051] Moreover, if it is the place in which the terminal was prepared, since it will be published without limiting a location, a price payment person (issue client of a portable mold storage) can get a portable mold storage, when you like, if the terminal is operating also after the window of the operating store of an issue financial institution is closed.

[0052] The 14th configuration of this invention is a terminal characterized by having a means to transmit a request of this settlement of accounts to a financial institution, based on the portable mold storage which stored the money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out in the terminal connected to a financial institution.

[0053] According to such a configuration, since the portable mold storage transferred from the price payment person as temporary settlement-of-accounts money is inserted in terminals, such as ATM connected to the issue financial institution, and a request of this settlement of accounts can do it, it becomes possible also for the payee of the price which is not equipped with the sales management equipment of network connection to trade the payee of price in the settlement system of suspense payment.

[0054] In the terminal connected to a financial institution, the 15th configuration of this invention is a terminal characterized by having the means which carries out the automatic recovery of the portable mold storage after the completion of processing, when recovery information is written down in the inserted portable mold storage.

[0055] In case a portable mold storage is published from terminals, such as ATM connected to the issue financial institution, according to such a configuration, it indicates whether perform the automatic recovery after processing termination, and since it can collect automatically after checking processing termination when it is the portable mold storage with which the automatic recovery is indicated, an unauthorized use can be prevented and reuse of a portable mold storage can save a resource.

[0056] It is delivery management equipment characterized by to be equipped the 16th configuration of this invention with a means store goods delivery information based on the goods delivery request from a vender, and a means generate the third person delivery-certificate information which includes the payment ID in connection with a receipt signature of said receiver or an acting signature, and goods purchase when goods are delivered to a goods receiver, in the delivery management equipment prepared for the delivery person of goods.

[0057] According to such a configuration, since delivery-certificate information including the payment ID in connection with the goods which managed and delivered the receipt signature of a destination is generated, the delivery management equipment which received the delivery request from the vender can prove the fact of having sent goods.

[0058] The 17th configuration of this invention is delivery management equipment carry out having had a means store returned-goods delivery information, the signature of said receiver which carried out the returned-goods request or an acting signature, and a means generate the first third person returned-goods certification information including the payment ID in connection with said goods purchase, based on the returned-goods delivery request from a goods receiver as the description in the delivery management equipment prepared for the delivery person of goods.

[0059] According to such a configuration, when there is a returned-goods delivery request from the receiver of goods, delivery management equipment manages a signature of a client, and since delivery-certificate information including the payment ID in connection with the goods for returned goods is generated, it can prove the fact that returned-goods processing was started.

[0060] In the financial processor with which the 18th configuration of this invention was prepared for the financial institution A means to receive the issue request of money information including temporary settlement-of-accounts information settled by the

notice of a check of price having paid and the target matter having been carried out. It is the financial processor characterized by having a means to manage the amount of money of said money information as the amount of money which cannot be transferred until price pays, it is frozen within the balance of a person's account and there is said this settlement of accounts, and a means to publish money information including said temporary settlement-of-accounts information.

[0061] Since the amount of money which price pays and starts an issue request within a person's account balance in a financial processor can be frozen according to such a configuration, those who received this money information can be made to trust that that amount of money is secured in a financial institution.

[0062] In the financial processor with which the 19th configuration of this invention was prepared for the financial institution When this settlement-of-accounts acknowledgement is considered as a means to receive the claim of the temporary settlement-of-accounts money from the payee of price transferred money, and the check means of whether this settlement-of-accounts acknowledgement request is carried out When this settlement-of-accounts acknowledgement is not considered as a means to perform the transfer to a payee, or a move of cybermoney, based on the contents of said claim transferred money, it is the financial processor characterized by having a means to store transferred money claim information in a database.

[0063] According to such a configuration, the payee of price does not need to perform a collection request of this settlement of accounts to the financial processor of a self correspondent financial institution. This quicker settlement of accounts is performed by notifying the new addresses (the account of a self correspondent financial institution, self smart card, etc.) of the amount of money after price paid and actual settlement of accounts was carried out directly at the financial processor of a person's correspondent financial institution. Moreover, since the notice of a new address can also be performed together with this settlement-of-accounts request, convenience improves. Moreover, price can pay and the financial processor of a person's correspondent financial institution can perform this settlement of accounts automatically.

[0064] The 20th configuration of this invention is a financial processor characterized by having the reception means of this settlement-of-accounts acknowledgement request, and a means to check the validity of said the received settlement-of-accounts acknowledgement request of this in the financial processor prepared for the financial institution.

[0065] While according to such a configuration price can pay and being able to perform quickly and correctly the validity check of this settlement-of-accounts acknowledgement request in a person's financial institution processor, this settlement of accounts can be performed automatically.

[0066] The 21st configuration of this invention is a financial processor characterized by having the reception means of a cancellation request of temporary settlement of accounts, and a means to check the validity of a cancellation request of the reception beam aforementioned temporary settlement of accounts in the financial processor prepared for the financial institution.

[0067] Money information including the temporary settlement-of-accounts information which according to such a configuration price pays and is settled by the notice of a check of price having paid and the target matter having been carried out when price paid in a person's financial processor and a person or a goods receiver returned goods, or when price paid and the target matter was failure can pay, and it can ask for a termination. For this reason, price pays, and a person or a goods receiver can perform cancellation of dealings, returned-goods processing, etc. in comfort.

[0068] The 22nd configuration of this invention is the financial processor carry out having had the reception means of a cancellation request of temporary settlement of accounts, a means to receive the claim (returned-goods claim) to returned goods, and a means to suspend a cancellation request of temporary settlement of accounts when there is a returned-goods claim corresponding to a cancellation request of temporary settlement of accounts as the description in the financial processor prepared for the financial institution.

[0069] Even if price pays, price pays in a person's financial processor and there is a cancellation request of the temporary settlement of accounts accompanying returned goods from a person or a goods receiver, when problems (breakage of goods, lack of quantity, etc. instead of [Rubbing.] goods) are in the returned goods according to such a configuration, a vender can suspend cancellation of one-sided temporary settlement of accounts by sending the returned-goods claim of the purport to which a problem is in the goods.

[0070] The 23rd configuration of this invention is a payment processor characterized by having a means to perform the issue request of money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out in the payment processor which price paid and was prepared for the person.

[0071] According to such a configuration, issue of money information including temporary settlement-of-accounts information can be received using this payment processor. The 24th configuration of this invention is a payment processor characterized by having a means to transfer the money information including temporary settlement-of-accounts information settled by the notice of a check of a means for price to have paid and to request the target matter from the payee of price in the payment processor prepared for the price payment person, and price having paid and the target matter having been carried out to the payee of said price.

[0072] According to such a configuration, order of goods or request of service, and money information for paying can be easily transferred using this payment processor.

[0073] The 25th configuration of this invention is sales management equipment characterized by having the reception means of the goods order from the purchaser of goods, the reception means of money information including the temporary settlement-of-accounts information from said purchaser, and a request means for performing this settlement of accounts after sending said goods to a goods receiver in the sales management equipment prepared for the vender of goods.

[0074] According to such a configuration, the vender of goods can check that goods price is secured by the financial institution by using sales management equipment based on the money information on the temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out. For this reason, goods can be sold in comfort, without depending on trust of an individual.

[0075] In the sales management equipment with which the 26th configuration was prepared for the vender of goods When said this settlement-of-accounts acknowledgement request or said returned-goods request is not made a means to supervise this settlement-of-accounts acknowledgement request or a returned-goods request after a receiver's goods receipt, and within a fixed period It is sales management equipment characterized by having a means by which said receiver sends the third person delivery-certificate information that it proves having carried out goods receipt, as authentication information, and performs this settlement-of-accounts acknowledgement request in a substitute.

[0076] According to such a configuration, since price can pay this sales management equipment based on there not being a

cancellation request or returned goods from a price payment person or a goods receiver and it can perform this settlement-of-accounts acknowledgement request instead of a person within a fixed period, it can collect goods price certainly.

[0077] The 27th configuration of this invention is a receipt processor characterized by having a means to perform this settlement-of-accounts acknowledgement request based on the receipt check of the goods sent by the vender in being normal in the receipt processor prepared for the goods receiver.

[0078] According to such a configuration, this receipt processor can pay goods price easily, after also checking the contents (a manufacture name, quality, truth or falsehood, etc.) of the goods itself with a check with the contents of the received goods, and the ordered contents.

[0079] In the payment processor prepared for the check person who a price payment person or price pays the 28th configuration of this invention, and checks the target matter It is the payment processor characterized by having a means for the price which is conditions-for-payment information to pay, and to supervise the fulfillment term of the target matter, and a means to send conditions-for-payment information as authentication information, and to perform a cancellation request of dealings within said fulfillment term when [said] it pays and the target matter is not carried out.

[0080] According to such a configuration, it pays, and when [this] price pays [a price payee] a processor and it is not able to be carried out by the fulfillment terms (activity opening day in the delivery date of the ordered goods, service, etc.) of the target matter, a cancellation request of dealings can be performed easily.

[0081] In the sales management equipment with which the 29th configuration of this invention was prepared in the price payee The reception means of money information including temporary settlement-of-accounts information which price pays, and the price from a person pays and is settled by the notice of a check of the reception means of the target matter and price having paid and the target matter having been carried out, When the price which is conditions-for-payment information pays, price pays the monitor means of the fulfillment term of the target matter, and within a fulfillment term and fulfillment of the target matter is not made It is sales management equipment characterized by having a means to notify the check person who price pays, and a person or price pays and checks the target matter.

[0082] According to such a configuration, sales management equipment can build a mutual confidential relation by notifying automatically the check person who price pays itself, and a person or price pays, and checks the target matter, when price pays and it is not able to carry out by the fulfillment term of the target matter.

[0083] The delivery management equipment mentioned above is equivalent to delivery person processors, such as drawing 11 mentioned later, a financial processor is equivalent to a purchaser correspondent financial institution processor or vender correspondent financial institution processors, such as drawing 11 , a payment processor is equivalent to purchaser processors, such as drawing 11 , and sales management equipment is equivalent to vender processors, such as drawing 11 . Moreover, when a goods receiver is the same as a purchaser, a receipt processor is equivalent to purchaser processors, such as drawing 11 .

[0084]

[Embodiment of the Invention] Hereafter, 1 operation gestalt of this invention is explained with reference to drawing 1 - drawing 96 . the desirable operation gestalt of this invention -- the 1- it consists of the 8th eight operation gestalt. this specification -- setting -- first -- drawing 1 - drawing 20 -- referring to -- the 1- the operation gestalt of each component which explains briefly the outline configuration and processing of the 8th of an operation gestalt, next constitutes the system of this invention with reference to drawing 21 - drawing 96 is explained.

[0085] First, the 1st outline configuration and procedure of an operation gestalt are explained with reference to drawing 1 - drawing 2 . Drawing 1 is the system configuration Fig. showing the 1st operation gestalt. In this drawing, the goods purchaser processor as a processor with which a goods purchaser holds 1, the goods vender processor as a processor with which the vender of goods holds 2, the purchaser correspondent financial institution processor (processor installed in a financial institution) with which, as for 3, a goods purchaser has an account, and 4 are vender correspondent financial institution processors (processor installed in a financial institution) with which a goods vender has an account.

[0086] The goods purchaser processor 1 has the merchandise management database ("DB" is only called below) 10 which memorizes the information on purchase goods, the money management DB11 which manages the information on a goods purchaser's cybermoney (money information), and the returned-goods request management DB12 which manages a returned-goods request of the purchased goods. Moreover, the goods vender processor 2 has the goods sales management DB20 which manages sale of goods, the money management DB21 which manages the information on the cybermoney received from the goods purchaser, and the returned-goods management DB22 which manages the returned goods from a goods purchaser.

[0087] Furthermore, the purchaser correspondent financial institution processor 3 has the account management DB30 which manages the account of the customer (goods purchaser in drawing) of a financial institution, the temporary settlement-of-accounts money management DB31 which manages the temporary settlement-of-accounts money published based on the demand of a customer, and this settlement-of-accounts management DB32 which manages processing of capitalization (this settlement of accounts) of the temporary settlement-of-accounts money which the purchaser dealings financial machine Sekigane processor 3 published.

[0088] Here, "temporary settlement-of-accounts money" is cybermoney which a financial institution publishes, and after a goods purchaser checks goods receipt, it is cybermoney (money information including temporary settlement-of-accounts information) which the vender of goods can capitalize for the first time in a financial institution. Although explained in full detail later, the 3rd person's processor can also perform processing of a receipt check of goods etc. in a substitute.

[0089] Said vender correspondent financial institution processor 4 has the account management DB40 which manages the account of the customer (goods vender) of a financial institution, and this settlement-of-accounts collection request management DB41 which manages this settlement-of-accounts request (this settlement-of-accounts collection request) of the temporary settlement-of-accounts money from the customer who has an account in the processor 4.

[0090] Next, it explains using the flow chart which shows this settlement-of-accounts processing in this 1st operation gestalt to drawing 2 . In drawing 2 R> 2, each processing in the goods purchaser processor 1, the goods vender processor 2, the purchaser correspondent financial institution processor 3, and the vender dealings financial **** processor 4 is shown in order in the shape of a strip of paper from a left end, and the relation of processing between each equipment is shown by the processing line over between these. Moreover, there is also a thing of explanation (F2) shows [a thing / the goods purchaser processor 1 / (A) and the goods vender processor 2] (F1) vender dealings financial **** processor 4 for (B) and the purchaser correspondent financial institution processor 3 for convenience.

[0091] In drawing 2 , a goods purchaser's goods purchaser processor 1 transmits a purchase request of goods to the goods vender processor 2 first (step 100 (it abbreviates to "S100" below)). The goods vender processor 2 which received the purchase

request of goods checks an inventory of the goods applied to the request by searching the goods sales management DB20, the selling price, etc., and transmits the result to the purchaser processor 1 (S102). This information is stored in merchandise management DB10 in the purchaser processor 1 which received the selling price of goods etc. Next, the goods purchaser processor 1 transmits the issue request of the goods concerning a purchase request of the temporary settlement-of-accounts money for a price to the purchaser correspondent financial institution processor 3 (S104). Moreover, the goods purchaser processor 1 transmits the identification information (purchase detail information) of the goods to purchase to coincidence as the purpose for spending of the temporary settlement-of-accounts money.

[0092] It will be referring to the balance information on the account management DB30 etc., and about a goods purchaser's account, the purchaser correspondent financial institution processor 3 which received the issue request of temporary settlement-of-accounts money judges whether the temporary settlement-of-accounts money for the specified amount of money (price) can be published, if possible, it will freeze the balance of this account by that amount of money, and will publish temporary settlement-of-accounts money. After issue of temporary settlement-of-accounts money stores this temporary settlement-of-accounts money information in the temporary settlement-of-accounts money management DB31, it is performed by transmitting to a goods purchaser (S106).

[0093] The information (in Money ID or Payment ID, and the following explanation, these are generically called Payment ID) for identifying the identification information of an issue financial institution, temporary settlement-of-accounts money, or corresponding dealings in addition to amount-of-money information, identification information, vender information on goods that the application of temporary settlement-of-accounts money is identified, etc. are stored in temporary settlement-of-accounts money.

[0094] The purchaser correspondent financial institution processor 3 gives a blind signature about the important contents (the amount of money, identification information of goods, vender information) of temporary settlement-of-accounts money for the purpose of alteration prevention of this temporary settlement-of-accounts money, and the use prevention besides an application in the case of issue of this temporary settlement-of-accounts money. Here, a blind signature is the encryption approach enciphers by the cryptographic key which is not opened to others, and a third person prevents from decrypting. In case a vender performs this settlement-of-accounts request to the purchaser correspondent financial institution processor 3, the purchaser correspondent financial institution processor 3 is decrypted by the cryptographic key which does not open a blind signature to others, and is compared with the applicable contents of the plaintext of temporary settlement-of-accounts money. Since both are not in agreement when those who received the temporary settlement-of-accounts money by which the blind signature was carried out change either the contents of the blind signature, or the contents of the plaintext of temporary settlement-of-accounts money, it can recognize having been altered. Moreover, in case the goods purchaser processor 1 transmits temporary settlement-of-accounts money to the goods vender processor 2, the vender who enciphered the authentication information of the plaintext of temporary settlement-of-accounts money, a blind signature, and a financial institution with a purchaser's common key, and received temporary settlement-of-accounts money can order a purchaser's common key, and it can decrypt him.

[0095] As mentioned above, in case said purchaser correspondent financial institution processor 3 publishes temporary settlement-of-accounts money, it freezes a part for the amount of money of the temporary settlement-of-accounts money published among the balances of a goods purchaser's account. That is, a part for the specified amount of money is deducted from the balance information on the account of the goods purchaser of the account management DB30, and stores in the temporary settlement-of-accounts money DB31 the amount-of-money information on the temporary settlement-of-accounts money published corresponding to that customer's account with the information (payment ID) for identifying these dealings. Although the amount of money stored in this temporary settlement-of-accounts money DB is explained in full detail by subsequent processings, when the goods corresponding to this payment ID receive communication of the purport sent to the goods purchaser (or goods receiver), it is the thing of the character in which capitalization of the temporary settlement-of-accounts money corresponding to Payment ID is permitted to a goods vender. Moreover, if communication of the purport by which dealings were stopped by the returned goods of the goods corresponding to this payment ID etc. is received against it, the temporary settlement-of-accounts money corresponding to Payment ID can be again added to the account balance of the goods purchaser of the account management DB30, and a goods purchaser can use that fund for other applications after it.

[0096] The goods purchaser processor 1 which received temporary settlement-of-accounts money (the identification information and application identification information of Payment ID and a financial institution are included) (S106) stores the information on this temporary settlement-of-accounts money in the money management DB11. With it, it matches with the goods which purchase the payment ID given to temporary settlement-of-accounts money, and stores in merchandise management DB so that which temporary settlement-of-accounts money was used for payment can identify.

[0097] Next, the goods purchaser processor 1 transmits this temporary settlement-of-accounts money to the goods vender processor 2 (payment of temporary settlement-of-accounts money: S108). Although mentioned above, the payment ID given to temporary settlement-of-accounts money is doubled and transmitted in this case. Although the money ID used in order to identify temporary settlement-of-accounts money by the purchaser correspondent financial institution processor 3 side is sufficient as this payment ID, it may be generated to arbitration between a goods purchaser and a goods vender, and may be registered into the purchaser correspondent financial institution processor 3 at the time of issue of temporary settlement-of-accounts money.

[0098] The goods vender processor 2 which received temporary settlement-of-accounts money checks the justification (validity) of temporary settlement-of-accounts money as follows, for example. The financial institution identification information of a plaintext, the message digest function (on the other hand tropism functions, such as Hash Function) of a financial institution, and the digital signature of the certificate authority to financial institution identification information shall be contained in temporary settlement-of-accounts money as authentication information. At this time, the goods vender processor 2 applies a message digest function to the financial institution identification information of a plaintext first. Next, the public key of a certificate authority is ordered and the digital signature of a certificate authority is decrypted. And if the application result of a message digest function is compared with the decryption result of a digital signature and both are in agreement, it will be recognized as it being just temporary settlement-of-accounts money. except for the check of financial institution identification information -- him, a purchaser, -- it is also possible to perform a check, the validity check of Payment ID, etc. When using authentication information for a he check, the same check approach as the check of financial institution identification information is used. If the result of a check is O.K., while storing the information on the temporary settlement-of-accounts money in the money management DB21, the corresponding payment ID is stored in the goods sales management DB20 so that which temporary

settlement-of-accounts money is related to the sales of goods can identify.

[0099] Moreover, you may have a financial institution check the justification of the temporary settlement-of-accounts money using the identification information of a financial institution and Payment ID which are included in temporary settlement-of-accounts money before dispatch of goods (at the time of reception of temporary settlement-of-accounts money), as shown in drawing 3 and drawing 14 which are mentioned later as an option. In that case, it is detectable that it is the temporary settlement-of-accounts money copied unjustly by sending the identification information of the goods to sell to a financial institution, and performing the justification check of an application.

[0100] subsequently, the goods vender processor 2 — directions of dispatch of goods — carrying out (S110) — if there is temporary settlement-of-accounts money corresponding to dispatch of these goods, this settlement-of-accounts collection request will be sent to the vender correspondent financial institution processor 4 of a financial institution with a goods vender's account about corresponding temporary settlement-of-accounts money (S112). This collection request is a vicarious execution processing request of this settlement-of-accounts request to the purchaser correspondent financial institution processor 3. Under the present circumstances, a goods vender's account number and a goods list are transmitted with temporary settlement-of-accounts money. Moreover, it cannot be overemphasized that the goods vender processor 2 may transmit this settlement-of-accounts request to the vender correspondent financial institution processor 4 directly to the purchaser correspondent financial institution processor 3 which published the temporary settlement-of-accounts money, without transmitting this settlement-of-accounts collection request (vicarious execution processing request).

[0101] With the account information which pays in the information on this settlement-of-accounts collection request which received, it stores in this settlement-of-accounts collection request management DB41, the account which should pay in to the processor (purchaser correspondent financial institution processor 3) of a financial institution published in temporary settlement-of-accounts money is specified, and the vender correspondent financial institution processor 4 which received this settlement-of-accounts collection request of temporary settlement-of-accounts money from the goods vender processor 2 transmits this settlement-of-accounts request (S114).

[0102] On the other hand, the goods (goods were received) purchaser who received dispatch of goods checks the received goods, and if he is a desired thing (O.K.), he will input the goods check O.K. to the goods purchaser processor 1. On the other hand, when the received goods have a defect and it cannot be satisfied with them, as shown in drawing 2, returned-goods processing is performed. Although this returned-goods processing is explained in detail later using drawing 15 R> 5, it is processing which cancels that temporary settlement-of-accounts money, considers as this settlement-of-accounts impossible in short, and returns a purchaser's account to the original balance.

[0103] If the goods purchaser processor 1 receives the input of the goods check O.K., this settlement-of-accounts acknowledgement request of the temporary settlement-of-accounts money corresponding to the goods will be transmitted to the purchaser correspondent financial institution processor 3 (S116). The payment ID for identifying temporary settlement-of-accounts money is attached to this the settlement-of-accounts acknowledgement request of this at least.

[0104] In the purchaser correspondent financial institution processor 3, reception of this settlement-of-accounts request from a goods vender checks the justification by the approach of, comparing the goods list sent with this settlement-of-accounts request with the goods information stored in temporary settlement-of-accounts money for example. If a check result is O.K., the settlement-of-accounts request of this is stored in this settlement-of-accounts management DB32.

[0105] Moreover, the purchaser correspondent financial institution processor 3 stores it in this settlement-of-accounts management DB32, if this settlement-of-accounts acknowledgement request of a goods purchaser is received. The purchaser correspondent financial institution processor 3 processes this settlement of accounts based on the settlement-of-accounts request of this, when both this settlement-of-accounts request with the same payment ID and this settlement-of-accounts acknowledgement request are registered (S120). The contents of processing of this settlement of accounts are carrying out payment processing for the amount of money of temporary settlement-of-accounts money (transfer) there, if the account which should pay in is specified for example. Moreover, if the payment by cybermoney is specified by the case where this settlement-of-accounts request is transmitted to the purchaser correspondent financial institution processor 3 from the direct goods vender processor 2 etc., cybermoney will be transmitted to the corresponding processor (S124).

[0106] In the vender correspondent financial institution processor 4 which transmitted this previous settlement-of-accounts request to the purchaser correspondent financial institution processor 3, if the transfer from the purchaser correspondent financial institution processor 3 is received, while updating the account balance information that the account management DB40 corresponds, it records that processing of a request was completed on this settlement-of-accounts collection request management DB41. And payment is notified to the goods vender processor 2 which carried out the settlement-of-accounts collection request of this (S122). Thereby, this settlement of accounts is completed.

[0107] According to the 1st operation gestalt of this invention explained above, the following effectiveness can be acquired. Since it was made to settle accounts using the temporary settlement-of-accounts money which can use this settlement-of-accounts request for the 1st as a premise, it is effective in a goods vender and a goods purchaser not taking a risk.

[0108] That is, since a goods vender can know that the purchase fund of the goods is frozen and secured in a goods purchaser correspondent financial institution by checking the contents of temporary settlement-of-accounts money, he can ship goods to a purchaser in comfort.

[0109] On the other hand, a purchaser does not take a risk which pays price in advance and receives crude goods by performing an acknowledgement request of this settlement of accounts since settlement of accounts becomes possible for the first time, after checking goods.

[0110] Moreover, since each processing which manages the information and temporary settlement-of-accounts money information about goods purchase in a database, and uses it can be performed automatically, an entry of data is not required of an operator (a purchaser, vender) except the time of goods order or its check. By this, there is effectiveness which goods purchase can be safer and can realize easily.

[0111] Next, the processing flow of the 2nd operation gestalt is explained based on drawing 3. In addition, about the same component as the 1st above-mentioned operation gestalt, the same sign is attached and the explanation is omitted.

[0112] With the 1st operation gestalt, it was that a goods purchaser requests the purchaser correspondent financial institution processor 3 for issue of temporary settlement-of-accounts money for whenever [of goods purchase / every]. Although the configuration is the same as that of drawing 1, the settlement-of-accounts account money as usable cybermoney is beforehand held to a goods purchaser's goods purchaser processor 1 like cash, and it enables it to choose whether this cybermoney is used as temporary settlement-of-accounts money at the time of goods purchase, or it is used as usual cybermoney in the 2nd

operation gestalt.

[0113] In addition, settlement-of-accounts account money may circulate as cybermoney here including amount-of-money information. However, this is that are published based on a goods purchaser's account, there is this just settlement-of-accounts request, and actual settlement of accounts is carried out about the account of a parenthesis, and is the cybermoney of the character capitalized for the first time.

[0114] Hereafter, the processing flow of this 2nd operation gestalt is explained based on drawing 3. First, the goods purchaser processor 1 transmits the settlement-of-accounts account money issue request for the amount of money of a request to the purchaser correspondent financial institution processor 3 (S130).

[0115] the purchaser correspondent financial institution processor 3 which received the settlement-of-accounts account money issue request is referring to the balance information on the account management DB30 etc. like the case of the temporary settlement-of-accounts money of drawing 2, and the settlement-of-accounts account money for the specified amount of money judges whether issue is more possible than a goods purchaser's account (the balance or a credit — does the balance come out enough?). If possible, the specified amount of money is deducted from the balance information on the account of the goods purchaser of the account management DB30, and it stores in the settlement-of-accounts account managed record in the account management DB30 with the information (money ID) for identifying the settlement-of-accounts account money corresponding to the amount of money for the amount-of-money information. Subsequently, the settlement-of-accounts account money for the amount of money is transmitted to the goods purchaser processor 1 (S132). (issue)

[0116] Next, the procedure in the case of purchasing goods using this settlement-of-accounts account money is explained. First, the goods purchaser processor 1 holding settlement-of-accounts account money transmits a purchase request of goods to the goods vender processor 2 (S140). The goods vender processor 2 which received the purchase request of goods checks an inventory of the goods, the selling price, etc. by searching the goods sales management DB20, and transmits the result to the purchaser processor 1 (S142). The received information is stored in merchandise management DB10 in the purchaser processor 1 which received the selling price of goods etc.

[0117] Next, the goods purchaser processor 1 makes a goods purchaser input selection of by what kind of approach to pay. For example, it is made to choose from the following.

(1) This settlement of accounts is enabled [having no receipt check of goods, and] using settlement-of-accounts account money.

(2) This settlement of accounts is enabled after the receipt check of goods using settlement-of-accounts account money.

[0118] Those from whom settlement-of-accounts account money received this settlement-of-accounts account money since the purpose for spending is not defined beforehand unlike the temporary settlement-of-accounts money of the 1st operation gestalt only show this just settlement-of-accounts request to an issue financial institution (goods purchaser financial institution processor 3) with this settlement-of-accounts account money ID, and can capitalize this settlement-of-accounts account money. Processing of the above (1) permits a goods vender this processing. Moreover, processing of the above (2) makes the 1st operation gestalt mentioned above process.

[0119] The 2nd operation gestalt explains the processing at the time of choosing "this settlement of accounts being enabled after the receipt check of goods using settlement-of-accounts account money". [of the above (2)] In this case, the goods purchaser processor 1 generates the settlement-of-accounts account money for the amount of money of purchase goods from the information on the settlement-of-accounts account money stored in the money management DB11, and deducts and updates the amount of money of purchase goods from the balance of settlement-of-accounts account money. The goods purchaser processor 1 carries out a blind signature of a goods purchaser while it gives the identification information which shows that this settlement-of-accounts account money is temporary settlement of accounts, and ID (for example, it is the identification information for specifying these dealings paying ID) added to Money ID to the settlement-of-accounts account money for the amount of money of the generated purchase goods and makes it "temporary settlement-of-accounts money." A blind signature of a goods purchaser is carried out because it can check that a customer with the just purchaser correspondent financial institution processor 3 which finally received this settlement-of-accounts account money publishes.

[0120] Next, the goods purchaser processor 1 transmits the settlement-of-accounts account money which carried out [above-mentioned] generation to the goods vender processor 2 (S144). The goods vender processor 2 which received settlement-of-accounts account money processes dispatch of goods and this settlement-of-accounts request of settlement-of-accounts account money. With the 1st operation gestalt (drawing 2), although the vender processor 2 was performing this settlement-of-accounts request at the time after dispatch of goods of dispatch, it performs this settlement-of-accounts request by this operation gestalt, while it requires the check of the justification of the received settlement-of-accounts account money from the purchaser correspondent financial institution processor 3, as shown in step 146 (S146). Payee information is included in this the settlement-of-accounts request of this. For example, when I want you to transfer the fund which carried out actual settlement of accounts to the predetermined account of a goods purchaser correspondent financial institution (payment), the account information is included. Moreover, a goods purchaser's address (address of a goods purchaser processor) can be specified to receive with direct cybermoney.

[0121] Based on the information stored in the account management DB30 or settlement-of-accounts account money, the purchaser correspondent financial institution processor 3 which received the justification check request of settlement-of-accounts account money and this settlement-of-accounts request checks the blind signature information on settlement-of-accounts account money, and checks the justification of settlement-of-accounts account money. At this time, for example, blind signature information, it decrypts by a goods purchaser's cryptographic key, and that result is compared with corresponding information. If both are in agreement, the justification of settlement-of-accounts account money will be checked. moreover, this humanity news of the vender whose purchaser correspondent financial institution processor 3 is a requesting agency — being based — him — it checks. The approach of a he check is the same as the check approach of the justification of temporary settlement-of-accounts money mentioned above. If these check results are O.K., this purchaser correspondent financial institution processor 3 will transmit that check result to the goods vender processor 2 while storing the account information of the goods vender of settlement-of-accounts account money and a payment place in this settlement-of-accounts management DB32 (S148).

[0122] If a check result is O.K., the goods vender processor 2 which received the above-mentioned check result will store information required for goods sales management, and will process dispatch of goods (S150).

[0123] The goods receipt person (receiver) who is a third person specified by the goods purchaser or goods purchaser who received dispatch of goods checks the received goods (S151), and if he is O.K., he will input the goods check O.K. into the goods

purchaser processor 1. On the other hand, when the received goods have a defect, it shifts to the returned-goods processing explained later using drawing 15.

[0124] Subsequently, the goods purchaser processor 1 transmits this settlement-of-accounts acknowledgement request of the settlement-of-accounts account money corresponding to the goods with which the purchaser did the receipt check to the purchaser correspondent financial institution processor 3 (S152). The payment ID for identifying settlement-of-accounts account money is included in this settlement-of-accounts acknowledgement request at least.

[0125] If this settlement-of-accounts acknowledgement request of a goods purchaser is received, the purchaser correspondent financial institution processor 3 will store this in this settlement-of-accounts management DB32, and will notify the result to the goods purchaser processor 1 (S154).

[0126] The purchaser correspondent financial institution processor 3 processes this settlement of accounts based on this settlement-of-accounts request, when both this settlement-of-accounts request with the same payment ID and this settlement-of-accounts acknowledgement request are registered (S155). This processing is processing which pays in there for the amount of money of money information including temporary settlement-of-accounts information, if the account of the goods vender of a payment place is specified (S156). Moreover, if the payment by cybermoney is specified, cybermoney will be transmitted to the corresponding processor (S160).

[0127] In the vender correspondent financial institution processor 4 which has a vender's account, if the transfer from the purchaser correspondent financial institution processor 3 is received, the account balance information that the account management DB40 corresponds will be updated, and payment will be notified to the goods vender processor 2 (S158).

[0128] By this, this settlement-of-accounts processing of the 2nd operation gestalt is ended. According to the configuration which was described above, since it can pay provisionally by carrying out the blind signature of the temporary settlement-of-accounts information which shows that it pays to the "settlement-of-accounts account money" beforehand published as money information a condition [this settlement-of-accounts acknowledgement request], and transferring, the almost same effectiveness as the 1st operation gestalt can be acquired.

[0129] Moreover, since the blind signature of the temporary settlement-of-accounts information is carried out, and it attaches to settlement-of-accounts account money and was made to transfer, it is effective in the ability to prevent effectively the unauthorized use by an alteration and illegal copy of a third person.

[0130] In addition, in the 1st operation gestalt, although a blind signature of an issue financial institution shall be added to temporary settlement-of-accounts money and a blind signature of a purchaser shall be added to settlement-of-accounts account money in the 2nd operation gestalt, also in which operation gestalt, it is possible to use together a blind signature of an issue financial institution and a purchaser.

[0131] Next, the 3rd operation gestalt is explained with reference to drawing 4 and drawing 5. The settlement system of this operation gestalt has dealings management equipment 5 installed in the dealings management center which manages a commercial transaction, as shown in drawing 4. In addition, the same sign is given to the same component as the other 1st operation gestalten, and the detailed explanation is omitted.

[0132] Dealings management equipment 5 has the cryptographic key management DB50, the purchaser information DB51, the vender information DB52, the financial institution information DB53, the vender information DB54, the dealings management DB55, this settlement-of-accounts site monitor DB56, and the returned-goods site monitor DB57, as shown in this drawing.

[0133] The cryptographic key management DB50 stores and manages public key [of all the users that transmit and receive via dealings management equipment 5], common key, and dealings management equipment, the common key of a user proper, and the private key of dealings management equipment.

[0134] The purchaser information DB51 stores and manages this humanity news of a goods purchaser, Network ID, correspondent financial institution information, etc. The vender information DB52 stores and manages this humanity news of a goods vender, Network ID, correspondent financial institution information, etc.

[0135] The financial institution information DB53 stores and manages this humanity news of the financial institution which performs issue of cybermoney, a fund settlement, etc. mediating dealings management equipment 5, Network ID, etc.

[0136] The delivery person information DB54 stores and manages this humanity news of the delivery contractor (goods delivery contractor) who performs delivery of goods or delivery of returned goods, Network ID, etc. The dealings management DB55 manages a purchaser's goods purchase information, payment information, a settlement-of-accounts result, etc. Moreover, a goods vender's goods selling information, the dispatch information on goods, returned-goods information, the cancellation information accompanying returned goods, etc. are managed. Furthermore, the third person delivery-certificate information by the delivery person, the 1st third person returned-goods certification information mentioned later, and the 2nd third person returned-goods certification information are managed.

[0137] Moreover, as for this settlement-of-accounts site monitor DB56, a goods receiver supervises whether the goods purchaser or the goods receiver is performing this settlement-of-accounts acknowledgement request or the returned-goods request within a fixed period after goods receipt.

[0138] The returned-goods site monitor DB57 performs the monitor of the generating situation of a returned-goods request from a goods receiver or a goods purchaser, vicarious execution of the cancellation request processing accompanying returned-goods request generating, the site monitor of cancellation processing of a goods vender, the monitor of the claim situation of the returned goods from a goods vender, etc.

[0139] In addition, the detailed configuration of this dealings management equipment 5 is explained after explaining down stream processing of the operation gestalten from the 3rd to the 8th. Drawing 5 shows the processing flow of this settlement of accounts which goes via this dealings management equipment 5. Encryption and a decryption of an outgoing message are performed in processing of this operation gestalt. In order to simplify and show the process of this encryption and a decryption, B shows [the goods purchaser processor 1] TC, the vender correspondent financial institution processor four F2, and the goods vender processor 2 for A, the purchaser correspondent financial institution processor three F1, and dealings management equipment 5.

[0140] For example, in the goods purchase request of step 170 (S170), although displayed as (code A-TC), the goods purchaser processor A enciphers a message using the cryptographic key for the dealings management equipments TC, and this shows that dealings management equipment TC decrypts the message using the decode key for goods purchaser processor A. In addition, an electronic authentication is also contained in the word of this "encryption", and the code using the common key for goods purchaser processor A of dealings management equipment TC is also contained in it. Moreover, it uses combining two or more sorts of keys, or what was enciphered using the message digest function is contained, and being enciphered by the approach of in

short decrypting only to the other party whom a message sees off (he check) is shown. In addition, about the process after this, it indicates like (A-TC) and the explanation is omitted.

[0141] In this 3rd operation gestalt, informational transmission and reception are altogether performed through dealings management equipment 5 in principle. Namely, reception is used for dealings management equipment 5 for the information enciphered from the transmitting person, and the key for decode for transmitting persons is used for it for this, and it decrypts, subsequently, re-enciphers this information with the key for codes for addressees with authentication of dealings management equipment 5, and transmits it to an addressee.

[0142] for example, the goods purchase request information that dealings management equipment 5 was enciphered on the occasion of transmission of a goods purchase request of step 170 — reception and the purchaser information DB51 — accessing — him, a purchaser, — while checking, from the cryptographic key management DB50, the key for decode for the purchasers is taken out, and the goods purchase request which received is decrypted. And while storing this goods purchase information in the dealings management DB55, the cryptographic key for goods venders which is an informational transmission place is taken out from the cryptographic key management DB50, and goods purchase information is re-enciphered with [of this dealings management equipment 5] authentication. And in step 172, this re-enciphered goods purchase information is transmitted to the goods purchaser processor 2.

[0143] Thus, it is always placed between informational transmission and reception by dealings management equipment 5, it decrypts the received information using the key for decode of the transmitting origin taken out from the cryptographic key management DB50, and stores it in the dealings management DB55. With it, the information is re-enciphered with the key for codes for transmission places taken out from the cryptographic key management DB, and it transmits to a transmission place.

[0144] The procedure S170-S210 shown in drawing 5 is the same as the procedure of the 1st operation gestalt, except that dealings management equipment 5 intervenes in this way. Therefore, the detailed explanation is omitted.

[0145] According to the configuration of this 3rd operation gestalt, the following effectiveness can be acquired. It is not necessary to exchange the object for codes, and the key for decode between the goods purchaser processor 1 and the goods vender processor 2 by 1st relaying transmission and reception of the information between processors 1-4 with dealings management equipment 5. For this reason, while security improves, it is effective in generating the key for codes and not changing it for every dealings.

[0146] With dealings management equipment 5, since unitary management of the progress situation of dealings can be carried out, adjustment of dealings can be planned to the 2nd and the effectiveness which can be prevented effectively is in it about a problem occurring between processors 1-4.

[0147] Next, the 4th operation gestalt is explained with reference to drawing 6 - drawing 10 R> 0. The system of this 4th operation gestalt has the same configuration as the 3rd operation gestalt (drawing 4), and a different point is a point treating electronic contents as an object of a commercial transaction and dealings management equipment 5 (TC) not only mediate an information communication link, but that it functions as a third person witness.

[0148] Here, "electronic contents dealings" is the words over "PD dealings" which deals with material goods, and is the dealings about incorporeal goods, such as software which circulates on a network. Since a different point from PD dealings can be copied easily, it is a point which cannot apply the idea of returned goods. So, with this operation gestalt, dealings management equipment 5 manages the dealings as a third person witness engine.

[0149] Moreover, when there is no access required from the goods vender processor 2 (B) or a goods purchaser processor (A) within a fixed period in payment processing or cancellation processing unlike the operation gestalt mentioned above, as shown in drawing 8 R> 8, drawing 9 , and drawing 10 , it is made to perform settlement-of-accounts processing or cancellation processing on the responsibility for dealings management equipment 5 (TC) in this operation gestalt compulsorily.

[0150] Hereafter, normal settlement-of-accounts processing is explained with reference to drawing 6 and drawing 7 . In addition, in this operation gestalt, the explanation about the issue process of temporary settlement-of-accounts money is omitted. As this temporary settlement-of-accounts money, you may be the temporary settlement-of-accounts money explained with the 1st operation gestalt, and may be the settlement-of-accounts account money explained with the 2nd operation gestalt. Moreover, the explanation is simplified about the same down stream processing as the operation gestalt mentioned above. Moreover, also in this operation gestalt, although dealings management equipment 5 performs an informational decryption and re-encryption, the explanation is omitted here.

[0151] First, the goods purchaser processor 1 transmits an order of goods to dealings management equipment 5 with temporary settlement-of-accounts money (S220). Next, dealings management equipment 5 registers this goods purchase information and temporary settlement-of-accounts money information into the dealings management DB55, re-enciphers that information, and transmits it to the goods vender processor 2 (S222). The goods vender processor 2 takes out electronic contents while it accesses merchandise management DB20 and checks an inventory, and it transmits this to the goods purchaser processor 1 (S224). The electronic contents transmitted here consist of a "digest" and "contents." A "digest" is the trial version or the introduction version of contents, and, thereby, a purchaser can know the contents of contents to some extent. These contents are transmitted without being enciphered. Moreover, it is enciphered by different cryptographic key for every purchaser, and the contents which are bodies can see contents no longer, if there is no different decode key for contents for every purchaser offered by the vender. Furthermore, the trace to an illegal copy can be made easy by inserting the blind signature of a different vender for every purchaser in two or more places of contents.

[0152] The goods vender processor 2 transmits the decode key for contents to dealings management equipment 5 at step 226, and stores this dealings management equipment 5 in the dealings management DB55 as dealings information.

[0153] The purchaser who received these electronic contents will request the decode key for contents from cancellation management equipment 5, if a digest is seen (S225) and it is pleasing (S234). Thus, the legal fiction of the volition [purchaser] of price payment can be carried out by a request of the decode key for contents being made from the goods purchaser processor 1. Dealings management equipment 5 is registering this request into the dealings management DB55, and serves as that witness (third person witness).

[0154] Next, dealings management equipment 5 transmits the decode key for contents to the goods purchaser processor 1 (S236). The goods purchaser processor 1 decrypts contents using the decode key for contents. If it can decrypt at this time, it will shift to this settlement-of-accounts acknowledgement request processing shown in drawing 7 (S241). On the other hand, when it cannot decrypt, electronic contents are transmitted to dealings management equipment 5 with a cancellation request (S240). In order to check whether dealings management equipment 5 receives this cancellation request, and can decrypt electronic contents, electronic contents are required of the goods vender processor 2 (S242). In response, the goods vender

processor 2 transmits the electronic contents before decrypting to dealings management equipment 5 (S244). Subsequently, dealings management equipment 5 resends the decode key to the goods purchaser processor 1, when a decryption can be tried and decrypted using the decode key for contents which self manages (S246). Moreover, when it cannot decrypt, the notice of cancellation reception is transmitted to the goods purchaser processor 1 (S248).

[0155] Next, this settlement-of-accounts acknowledgement processing (S241) is explained using drawing 7. In payment processing, the goods purchaser processor 1 transmits this settlement-of-accounts acknowledgement request to dealings management equipment 5 first (S250). Dealings management equipment 5 transmits this settlement-of-accounts acknowledgement request to the purchaser correspondent financial institution processor 3 with [of a goods purchaser (A)] authentication while registering this into the dealings management DB55 (S252). Here, a goods purchaser's authentication means the information which shows that dealings management equipment 5 checked purchaser information.

[0156] Based on the temporary settlement-of-accounts money management DB31, it checks whether the purchaser correspondent financial institution processor 3 has received this settlement-of-accounts request (collection request) from the goods vender processor 2 (S253). When having already received this settlement-of-accounts request from the vender, the purchaser correspondent financial institution processor 3 transfers the money to the vender correspondent financial institution processor 4, and performs this settlement of accounts (S254), and the vender correspondent financial institution processor 4 transmits the notice of payment to the goods vender processor 2 (S258).

[0157] On the other hand, when this settlement-of-accounts request is not yet registered, as for the purchaser correspondent financial institution processor 3, the notice of a reminder of this settlement-of-accounts request is transmitted to dealings management equipment 5 (S260). Dealings management equipment 5 transmits this settlement-of-accounts request demand to the goods vender processor 2 based on it (S262). Based on this, the goods vender processor 2 transmits this settlement-of-accounts request to dealings management equipment 5 (S264), and dealings management equipment 5 transmits this settlement-of-accounts request including the contents of a claim transferred money to the purchaser correspondent financial institution processor 3 with [of a goods vender (B)] authentication (S266). Consequently, if the purchaser correspondent financial institution processor 3 fulfills the conditions of this settlement of accounts, the above-mentioned process will perform transfer by this settlement-of-accounts processing (S254). Moreover, in the case of NG, the result is transmitted through dealings management equipment 5 at the goods vender processor 2 (S268, S270).

[0158] Next, a "site monitor of payment processing" process is explained with reference to drawing 8. A "site monitor" means a term monitor. In this operation gestalt, when a purchaser never performs required payment processing (this settlement-of-accounts acknowledgement request), dealings management equipment 5 performs payment processing compulsorily as a third person witness engine.

[0159] For this reason, first, as dealings management equipment 5 is shown in drawing 8 R> 8, it judges whether it is finishing [payment] (S280), and when it is not payment ending, a payment site monitor is performed (S282). As a period of a payment site monitor, the site monitor period (for example, seven days) of a system or the site monitor period within third person delivery-certificate information is set up by making the goods date of acceptance within third person delivery-certificate information, or the shipping date of a decode key into the starting point of reckoning. When the payment processing shown in drawing 7 between the set-up site monitor periods is not made, it is judged as site over (S284). Subsequently, when it judges whether the processing is temporary settling accounts and it is not being temporary settled, dealings management equipment 5 is paid to the goods purchaser processor 1, and notifies a reminder request (S288). On the other hand, in temporary being under settlement of accounts, it transmits this settlement-of-accounts acknowledgement request (substitute request) and third person witness authentication to the purchaser correspondent financial institution processor 3 (S292). It considers that the purchaser correspondent financial institution processor 3 had this settlement-of-accounts request from a goods purchaser based on the third party certificate of this dealings management equipment 5, and payment processing is compulsorily performed at the same process (S292-S318) as 252 or less step shown in drawing 7.

[0160] In addition, this payment site monitor is performed in drawing 6 from the time (S236) of dealings management equipment 5 transmitting a decode key, as mentioned above. Since the fact that the purchaser received contents and demanded the decode key is stored in the dealings management DB55 of dealings management equipment 5 (third person witness), a purchaser cannot refuse this settlement-of-accounts acknowledgement request. Therefore, dealings management equipment 5 can perform the above-mentioned automatic payment processing.

[0161] Next, the above-mentioned notice processing of a cancellation request is explained with reference to drawing 9 R> 9. A purchaser is not pleased in the digest of electronic contents, but cancellation processing is started by transmitting a cancellation request of dealings to dealings management equipment 5, as it is in the process shown at step 228 of drawing 6 (S230).

[0162] As shown in step 330 of drawing 9, dealings management equipment 5 transmits the notice of a cancellation request to the goods vender processor 2. The goods vender processor 2 which received the notice of a cancellation request performs cancellation processing. First, it asks the goods sales management DB20 and the temporary settlement-of-accounts money management DB21, and the price of goods already checks whether it is paying and ending (when it being prepayment) (S332). In being payment ending, in order to repay a goods purchaser, a transfer request is transmitted to dealings management equipment 5 (S334). The dealings management equipment 5 which received this is asked to DB 50, 52, 53, 55, and 57 if needed, and this transfer request is transmitted to the goods purchaser correspondent financial institution processor 4 with [of a goods vender (B)] authentication (S336).

[0163] The vender correspondent financial institution processor 4 accesses the account management DB40 based on this, and transfers the predetermined amount of money to the predetermined account (account management DB30) of the goods purchaser of a goods purchaser correspondent financial institution from a goods vender's account (S340). If this transfer is performed, the vender correspondent financial institution processor 4 will notify and register that result into dealings management equipment 5.

[0164] Moreover, the purchaser correspondent financial institution processor 3 transmits the notice of payment to the goods purchaser processor 1 (S342). Thereby, refund processing is completed. On the other hand, when it is judged in step 332 that it is not payment ending (it is not prepayment), it judges whether settlement of suspense payment is used about it being finishing [suspense payment], i.e., the dealings, (S344). When it is judged that it is not suspense-payment ending, in deferred payment or goods cost length dealings, this goods vender processor 2 notifies cancellation acknowledgement to dealings management equipment 5 (S346). In this case, price is arrears, and since the goods purchaser is not looking at the contents of electronic contents, he should just only cancel dealings (since goods are not received). Therefore, dealings management equipment 5 transmits the notice of the completion of cancellation to the goods purchaser processor 1, after registering with predetermined

DB 50, 51, 52, and 55 (S348).

[0165] Moreover, in processing of step 332, when it is judged that it is suspense-payment ending (i.e., when having received the payment using temporary settlement-of-accounts money), the goods vender processor 2 transmits a cancellation request of temporary settlement of accounts to dealings management equipment 5 (S350). Dealings management equipment 5 transmits a cancellation request of temporary settlement of accounts to the purchaser correspondent financial institution processor 3 with [of a goods vender (B)] authentication while registering this into predetermined DB 50, 52, 53, and 55 (S352). On the other hand, this dealings management equipment 5 judges whether this settlement-of-accounts collection request is already received from the purchaser processor 2 (S362), when having won popularity, cancels it and notifies it to the vender correspondent financial institution processor 4.

[0166] next — the case where the purchaser dealings financial period processor 3 is step 354, judged whether this settlement-of-accounts request (or this settlement-of-accounts acknowledgement request) would already be received, and popularity is won — this — canceling — the notice of the completion of cancellation of temporary settlement of accounts — the goods purchaser processor 1 — transmitting (S360) — similarly the notice of the completion of cancellation of this settlement-of-accounts request is transmitted to the goods vender processor 2 through dealings management equipment 5 (S356, S358).

[0167] Next, site monitor processing of cancellation processing is explained with reference to drawing 10. In drawing 9, in spite of having received the notice of a cancellation request from dealings management equipment 5 (S330), site monitor processing of this cancellation processing is performed in order to cope with it, when the goods vender processor 2 does not perform processing (S334, S346, S350) about cancellation at all. For this reason, a site monitor is started from the time of emitting the notice of a cancellation request of step 330 shown in drawing 9.

[0168] As shown in drawing 10, dealings management equipment 5 judges first whether the cancellation processing vicarious execution request is received (S380). Without performing a site monitor, when having received the cancellation processing vicarious execution request, it is not concerned with a notice from the goods vender processor 2, but this dealings management equipment 5 performs 386 or less-step cancellation processing independently.

[0169] This cancellation processing is the same as the processing which the decision (S332) of being finishing [payment] which was being made with the goods purchaser processor 2 in drawing 9 and a judgment (S344) of being finishing [suspense payment] were made on drawing 10 with dealings management equipment 5 as shown in step 386 and step 398, and also was performing them at 332 or less step by drawing 9. Therefore, the detailed explanation is omitted.

[0170] Thus, it is because it can prove that that such processing can be performed even if it does not take a check of a goods vender does not have the volition of that the goods purchaser processor 1 has not received [dealings management equipment 5] the key for electronic contents decode as a third person witness, and electronic contents purchase and the record about all dealings is held. Therefore, by functioning as a third person witness, this dealings management equipment 5 cannot be concerned with a purchaser's actual volition display, but can ensure [quickly and] cancellation processing.

[0171] On the other hand, when having not received the vicarious execution request of cancellation processing, as shown in step 382 and step 384, dealings management equipment 5 performs a site monitor, and judges it to be site over only within the case where processing which the goods vender processor 2 shows to drawing 9 within a monitor period is not performed, and it carries out, without taking the check of the goods vender processor 2 in 386 or less-step cancellation processing.

[0172] According to such a configuration, the effectiveness of explaining below can be acquired. Since dealings management equipment 5 relays dealings to the 1st, the same effectiveness as the 3rd operation gestalt can be acquired.

[0173] since transmission of temporary settlement-of-accounts money and transmission of the decode key of these electronic contents are relayed and managed to it when trading in electronic contents to the 2nd, proving these facts as a third person witness engine cuts. Therefore, even when a procedure required within a fixed period is not taken from a vender and a purchaser with this dealings management equipment 5, based on the information stored in the dealings management DB55, it can process automatically. For this reason, there is effectiveness easy [settlement-of-accounts processing of dealings] and safe which can be performed quickly and certainly.

[0174] Next, the 5th operation gestalt is explained with reference to drawing 11 and drawing 12. In the 4th operation gestalt, although dealings management equipment 5 was used as a third person witness when trading in electronic contents, the 5th operation gestalt is a system for conducting PD dealings, and uses the delivery person processor 6 (delivery management equipment) prepared for the delivery contractor etc. as a third person witness engine.

[0175] As shown in drawing 11, the delivery person processor 6 has the delivery management DB60. Since other components are the same as that of the 1st operation gestalt, those explanation is omitted. Hereafter, actuation of this system is explained using drawing 12.

[0176] First, the goods vender processor 2 shall already have received the order received from the goods purchaser processor 1. That is, the goods vender processor 2 has already received temporary settlement-of-accounts money and goods purchase information from the goods purchaser processor 1. In this case, the goods vender processor 2 transmits a goods delivery request to the delivery person processor 6 first (S422). The delivery person processor 6 is delivered to the receiver A as whom the purchaser or the purchaser specified the requested goods while it registers the information for goods delivery into the delivery management DB60 (S424).

[0177] The delivery person processor 6 receives receipt certification including he authentication from the goods purchaser processor 1 (S426), and registers it into said DB60 with a delivery date. Moreover, the delivery person processor 6 transmits delivery result report information to the goods vender processor 2 (S428). The receipt certification of the goods purchaser processor 1 and authentication of the delivery person processor 6 are included in this delivery result report information. Such information is registered into the dealings management 20 and DB 21 of the goods vender processor 2.

[0178] Next, it judges whether the goods vender processor 2 has already published this settlement-of-accounts request (S430). When this settlement-of-accounts request is not yet published, a trustee is judged at step 432. As a trustee, as already stated, the (b) vender correspondent financial institution processor 4 and the (b) purchaser correspondent financial institution processor 3 can be chosen. About the process (S434-S440, S442-S446) of this settlement-of-accounts collection request, since it is the same as that of the process of this settlement-of-accounts request which already explained, the explanation is omitted.

[0179] On the other hand, the goods vender processor 2 starts the site monitor of this settlement-of-accounts acknowledgement request, after performing this the settlement-of-accounts collection request of this (S448-S452). Although this site monitor performed this settlement-of-accounts collection request, when there is no payment forever, or when there is no returned-goods processing, it is for performing this settlement of accounts compulsorily. As a monitor period, after performing a collection request before payment is generally made, appropriate days are set up as a required period.

[0180] While this notice of the completion of settlement of accounts (S450) cannot have been found, when a monitor period passes, the goods vender processor 2 starts compulsorily (S452) book settlement-of-accounts acknowledgement request processing as site over. This the settlement-of-accounts acknowledgement request processing of this functions as a third person witness engine with which a delivery contractor (delivery person processor 6) proves having delivered goods, and a purchaser is performed [purchase volition of goods not being denied], unless the goods are returned.

[0181] For this reason, the goods vender processor 2 transmits this settlement-of-accounts acknowledgement request with third person certification (delivery certification of the delivery person processor 6) to the vender correspondent financial institution processor 3. The vender correspondent financial institution processor 3 confirms that the request is with third person certification (S456), and when just, it judges a transfer place at step 462. When a transfer place is a vender correspondent financial institution, the account of the vender B of a vender correspondent financial institution is paid (S464). If payment is performed, the vender correspondent financial institution processor 4 will notify payment to the goods vender processor 2 (S466).

[0182] On the other hand, when a transfer place is the direct goods vender processor 2, as for the goods purchaser correspondent financial institution processor 3, cybermoney is transmitted to the goods vender processor 2 (S468). Thereby, this settlement of accounts is completed.

[0183] Since according to such a configuration third person witness engines other than a vender and a purchaser exist and this authentication data can be attached to temporary settlement-of-accounts money like the 4th operation gestalt, even if it is the case where a purchaser does not publish this settlement-of-accounts acknowledgement request, settlement-of-accounts processing can be advanced by third person certification. For this reason, there is effectiveness which can be performed quickly [settlement-of-accounts processing] and certainly.

[0184] Next, the 6th operation gestalt is explained with reference to drawing 13 - drawing 15 . In the system of the 5th operation gestalt, although it had the delivery person processor 6 which delivers goods to a goods purchaser, as shown in drawing 13 , in this operation gestalt, it has further the delivery person processor 7 which performs returned-goods delivery of goods. This delivery person processor 7 has the delivery management DB70 similarly. Drawing 14 is drawing for explaining the usual settlement of accounts, and drawing 15 is drawing for explaining returned-goods processing. In drawing 14 , the delivery person processor 7 for returning the goods does not function, but only the delivery person processor 6 for delivering functions.

[0185] First, the goods purchaser processor 1 transmits a goods order request and temporary settlement-of-accounts money to the goods vender processor 2 (S480). If the goods vender processor 2 checks an inventory to DB20 based on this and there is no inventory of the processor, it will transmit to the goods purchaser processor 1 with the temporary settlement-of-accounts money which received the result (S482). (return) Moreover, when there is an inventory, the notice is transmitted to the goods purchaser processor 1 (S484). Subsequently, the goods vender processor 2 transmits this settlement-of-accounts request (claim transferred money) to the purchaser correspondent financial institution processor 3 (S486). The purchaser correspondent financial institution processor 3 checks the contents (S488), and notifies the result to the goods vender processor 2 (S490). In addition, although only the result is notified when the result of a check is O.K., the result of a check transmits the result to the goods vender processor 2 with temporary settlement-of-accounts money at NG case. When a result is NG, the goods vender processor 2 does not perform goods dispatch, but returns temporary settlement-of-accounts money (S492).

[0186] When a result is O.K., while the goods vender processor 2 transmits the notice of goods dispatch to the goods purchaser processor 1 (S494), a goods dispatch request is transmitted to the delivery person processor 6 (S496), and the delivery person processor 6 returns the reception certification (receipt) to the goods vender processor 2 (S498).

[0187] On the other hand, based on the dispatch request which delivery photo-finishing equipment 6 received, a delivery contractor sends goods to a purchaser (S500). The goods purchaser processor 1 publishes receipt certification (S502), and the delivery person processor 6 attaches delivery person authentication to this, and it transmits it to the goods vender processor 2 (S504).

[0188] On the other hand, if a purchaser checks and is satisfied with step 506 of the delivered goods, this settlement-of-accounts acknowledgement request will be emitted to the purchaser correspondent financial institution processor 3 (S508). The purchaser correspondent financial institution processor 3 transfers a goods purchase price to the account of the vender of a vender correspondent financial institution based on this (S512). The vender correspondent financial institution processor 4 transmits the notice of payment to the goods vender processor 2 (S514). Moreover, the purchaser correspondent financial institution processor 3 transmits the result of transfer to the goods vender processor 1 (S510).

[0189] The usual settlement-of-accounts processing is completed by this. On the other hand, when a purchaser is not satisfied with goods in step 506, returned-goods processing shown in drawing 15 is performed. In this returned-goods down stream processing, the delivery person processor 6 for performing the usual delivery may be used, and the delivery person processor 7 for returning the goods may be used. Here, it explains using the delivery person processor 7.

[0190] First, the goods purchaser processor 1 requests returned-goods dispatch to the delivery person processor 7 (S520), and receives the reception certification (receipt) of the request (S522). moreover, the delivery person Y -- a goods vender -- receiving -- returned goods -- sending (S524) -- the receipt certification is got (S526).

[0191] On the other hand, the goods purchaser processor 1 transmits a temporary settlement-of-accounts cancellation request and returned-goods reception certification to the purchaser correspondent financial institution processor 3 based on it while storing returned-goods reception certification (receipt) in DB12 (S528). The correspondent financial institution processor 3 transmits the reception result to the goods purchaser processor 1 (S530).

[0192] In addition, it supervises whether the claim about the goods which did not immediately perform dealings cancellation processing, but set up mediation days (X) (S532), and were returned by the vender produces dealings management equipment 5.

[0193] That is, in step 538, a vender inspects the returned goods and makes that (a claim is attached to returned goods) judgment which recognizes the returned goods or is denied. And acknowledgement or the returned-goods claim of returned goods is transmitted to the purchaser correspondent financial institution processor 3 (S540).

[0194] When a returned-goods claim or returned-goods acknowledgement is supervised (S546-S554) and there is a returned-goods claim, carrying out the decrement of the mediation days every [1] every day, the purchaser correspondent financial institution processor 3 sets a claim flag (S544), notifies it to the purchaser processor 1 (S542), and does not perform discharge of temporary settlement-of-accounts processing.

[0195] On the other hand, if mediation days are set to 0, with a claim flag not standing (S546), as for the purchaser correspondent financial institution processor 3, cancellation processing (S558) of temporary settlement of accounts will be performed. Moreover, that is notified to the goods purchaser processor 1 (S556).

[0196] According to such a configuration, the same effectiveness as the 5th operation gestalt can be acquired, and also by using the delivery contractor Y as a third person witness engine of returned goods at the time of returned goods, mediation days can be set up based on this delivery contractor's third person certification, and claim management etc. can be performed.

[0197] Next, the 7th operation gestalt is explained with reference to drawing 16 -18. As shown in drawing 16, the system of this 7th operation gestalt manages dealings in the system (drawing 13) of the 6th operation gestalt while dealings management equipment 5 relays dealings like the 3rd operation gestalt. In addition, about the already explained requirements for a configuration, the same sign is attached and the detailed explanation is omitted.

[0198] Next, with reference to drawing 17, the processing flow of the PD dealings in this operation gestalt is explained. First, the goods purchaser processor 1 transmits a goods order request and temporary settlement-of-accounts money to the goods vender processor 2 through dealings management equipment 5 (S570, S572). At this time, dealings management equipment 5 registers those dealings into DB55 while performing an informational decryption and re-encryption, as the 3rd operation gestalt explained.

[0199] Next, the goods vender processor 2 accesses the goods sale DB20, checks an inventory of goods, and transmits the notice of the result to dealings management equipment 5 with this settlement-of-accounts request while it stores the received temporary settlement-of-accounts money in the temporary settlement-of-accounts money DB21 (S574). Dealings management equipment 5 transmits only the notice of a result to the goods purchaser processor 1 while storing it in DB55 (S576). Moreover, about this settlement-of-accounts request, it transmits to the purchaser correspondent financial institution processor 3 with Vender's B authentication (S578). The purchaser correspondent financial institution processor 3 transmits a registration result to dealings management equipment 5 while registering it into DB32 (S580).

[0200] On the other hand, as for the goods vender processor 2, a goods dispatch request is transmitted to the delivery person processor 6 which delivers goods (S582). This delivery person processor 6 transmits that reception certification (receipt) to the goods vender processor 2 (S584).

[0201] Moreover, the delivery person processor 6 delivers goods to a goods purchaser while transmitting reception registration of goods delivery to dealings management equipment 5 (S586) (S588). The goods purchaser who received goods publishes receipt certification to a delivery person (S590). The delivery person processor 6 transmits the receipt certification to the goods vender processor 2 with delivery person authentication while registering the receipt certification into DB60 (S592).

[0202] On the other hand, the goods purchaser who received goods checks the goods (S593), and in being desired goods, it transmits this settlement-of-accounts acknowledgement request to dealings management equipment 5 (S594).

[0203] While registering this settlement-of-accounts acknowledgement request into the dealings management DB55 of self, when this settlement-of-accounts request is already registered, dealings management equipment 5 transmits this settlement-of-accounts acknowledgement request to the purchaser correspondent financial institution processor 3 with Purchaser's A authentication, on condition that that (S596).

[0204] While the purchaser correspondent financial institution processor 3 pays the account of the vender of a vender correspondent financial institution based on it (S600) (transfer), the vender correspondent financial institution processor 4 performs the notice of payment to the goods vender processor 2 (S602). Moreover, if the vender correspondent financial institution processor 3 performs this transfer, as a result, it will notify a notice to the goods vender processor 1 through dealings management equipment 5 (S604, S606).

[0205] In addition, when a goods purchaser transfers money information including temporary settlement-of-accounts information to a goods vender and sends goods to a third person as a goods receiver, this humanity news of a goods receiver is added to money information including temporary settlement-of-accounts information including Payment ID. Like the case where a goods purchaser receives goods, a goods receiver performs the receipt check of goods, and if the result is O.K., he will perform this settlement-of-accounts acknowledgement request by this humanity news of Payment ID and a receiver. Moreover, if a check result is NG, a returned-goods request will be carried out to a delivery person, the 1st third person returned-goods certification information got from the delivery person will be sent, and a cancellation request of temporary settlement of accounts will be performed.

[0206] On the other hand, when a purchaser is not satisfied with goods in step 593, returned-goods processing shown in drawing 18 is performed. Returned-goods processing is started by a returned-goods dispatch request being first transmitted to the delivery person processor 7 which delivers returned goods from the goods purchaser processor 1, as shown in this drawing 18 (S620). This returned-goods dispatch request is registered into DB70 of this delivery person processor 7, and returned-goods reception certification is published by the goods purchaser processor 1 (S622). Moreover, the delivery person processor 7 accesses dealings management equipment 5, and registers returned-goods dispatch request reception into coincidence (S624). Authentication of a purchaser's information, a goods purchase detail, vender information, and a delivery person is included in this returned-goods dispatch request reception. A delivery person delivers returned goods to a goods vender (S626).

[0207] Next, the goods purchaser processor 1 transmits a temporary settlement-of-accounts cancellation request to dealings management equipment 5 (S628), and dealings management equipment 5 registers this into the dealings management DB55. Dealings management equipment 5 transmits a temporary settlement-of-accounts cancellation request, purchaser authentication and a returned-goods request, and delivery person authentication to the purchaser correspondent financial institution processor 3 (S630).

[0208] The purchaser correspondent financial institution processor 3 sets Days X as a mediation period while registering this into DB. When [whose set of this mediation period supervises the returned-goods acknowledgement from a vender, or a returned-goods claim] a returned-goods claim is within a line crack and this mediation period to accumulate, it performs temporary settlement-of-accounts discharge processing in which it explains later. The mediation days X add the allowances days in consideration of average delivery days, the delay of delivery, etc. to the days Y usually needed for inspecting the returned goods. These mediation days make the day when returned goods were requested from the delivery person processor 7 the starting point of reckoning.

[0209] Moreover, as a result, the purchaser correspondent financial institution processor 3 transmits a notice to the goods purchaser processor 1 through dealings management equipment 5 (S636). On the other hand, a goods vender publishes receipt certification of returned goods to a delivery person in step 638. The delivery person processor 7 transmits returned-goods report completion to dealings management equipment 5 based on this receipt certification (S640), and after dealings management equipment 5 registers this into DB, it transmits it to the purchaser correspondent financial institution processor 3 (S642).

[0210] Since an actual delivery day understands the purchaser correspondent financial institution processor 3, it resets the period of the days Y which make the day the starting point of reckoning as an above-mentioned mediation period here. These

days Y are days usually needed for inspecting goods, as mentioned above. Thus, returned goods can be more correctly supervised by resetting a mediation period.

[0211] Subsequently, while the purchaser correspondent financial institution processor 3 registers the result of the completion registration of returned goods into dealings management equipment 5 (S646), dealings management equipment 5 transmits the notice of the completion of returned goods to the goods purchaser processor 1 (S648).

[0212] On the other hand, in a vender's inspecting the returned goods, judging whether returned goods are recognized in step 650 and recognizing returned goods, it notifies the notice to the purchaser correspondent financial institution processor 3 through dealings management equipment 5 (S652, S654). The purchaser correspondent financial institution processor 3 transmits the result to dealings management equipment 5 while performing temporary settlement-of-accounts discharge processings (dissolution of account freezing etc.) according to it (S656). Dealings management equipment 5 transmits the notice of temporary settlement-of-accounts discharge to the goods purchaser processor 1 (S658). In addition, this process is not performed when there is no returned-goods acknowledgement within a mediation period.

[0213] The goods vender processor 2 is step 660 when not performing returned-goods acknowledgement, and when it judges whether there is any claim about returned goods and there is a claim, it registers the returned-goods claim into dealings management equipment 5 (S662). This returned-goods claim is further registered into DB70 of the delivery person processor 7, and a returned-goods claim flag is turned on (S666). Moreover, this notice of a returned-goods claim is transmitted to the goods purchaser processor 1 from dealings management equipment 5 (S668).

[0214] Returned-goods processing is completed by the above. According to such a configuration, the effectiveness of explaining below can be acquired. That is, in this operation gestalt, the unitary management of the advance situation of PD dealings can be carried out with dealings management equipment 5, and the adjustment of dealings can be checked. Moreover, using the delivery contractor Y who performs returned goods with the delivery contractor Z who delivers goods as a third person witness, by using this delivery contractor's authentication information, it cannot be concerned with a vender and a dealings person, but dealings can be advanced. For this reason, it is effective in the ability to ensure [quickly and] settlement-of-accounts processing of a commodity transaction.

[0215] Next, the 8th operation gestalt is explained with reference to drawing 19 and drawing 20 R> 0. With this 8th operation gestalt, a magnetic card or an IC card as an information storage medium etc. is used as temporary settlement-of-accounts money.

[0216] namely, the 1- mentioned above -- in the 7th operation gestalt, temporary settlement-of-accounts money was data stored in the money management DB11 of the goods purchaser processor 1, and was what is transferred by communicating among communication devices, such as a server. However, temporary settlement-of-accounts money is not limited only to this, and may be published as an information storage medium by which temporary settlement-of-accounts money information was memorized.

[0217] Drawing 19 shows this whole system block diagram. In addition, the same sign is given to the same component as the operation gestalt mentioned above, and the explanation is omitted. In drawing 19, what 80 and 81 show is the terminals (ATM terminal etc.) of a financial institution by which online connection was made with the correspondent financial institution processors 3 and 4. The goods purchaser A accesses the purchaser correspondent financial institution processor 1 through the financial institution terminal 80, and receives issue of the temporary settlement-of-accounts money card 82 as a storage with which temporary settlement-of-accounts money information was memorized by the magnetic storage section etc. Moreover, it lets this financial institution terminal 80 pass to coincidence, and issue of this settlement-of-accounts acknowledgement request card 83 with which this settlement-of-accounts acknowledgement request information was memorized is received.

[0218] A goods purchaser hands a goods vender the temporary settlement-of-accounts money card 82 in front rather than it receives goods, and exchange or goods. while a goods vender similarly applies this money card 82 to the financial institution terminal 81 -- him -- authentication information and payee information are inputted into this financial institution terminal 81. By this, to the purchaser correspondent financial institution processor 3, this settlement-of-accounts request can be published, or this terminal 81 can publish a collection request to the vender correspondent financial institution processor 4. Moreover, at this time, the financial institution terminal 81 collects the temporary settlement-of-accounts money cards 82, and publishes the receipt of the purport that this settlement of accounts was performed. Thus, there is effectiveness which can prevent the injustice by the reuse effectively and can reuse a card by collecting cards 82.

[0219] On the other hand, after a goods purchaser checks the received goods, using this settlement-of-accounts acknowledgement request card 83 with which this settlement-of-accounts request information was stored, he lets the financial institution terminal 80 pass, and transmits this settlement-of-accounts acknowledgement request to the purchaser correspondent financial institution processor 3. These settlement-of-accounts acknowledgement request cards 83 of these will also be collected by this terminal 80, and will be used again.

[0220] Next, with reference to drawing 20, the processing flow of this system is explained in more detail. First, a goods purchaser performs an issue request of a temporary settlement-of-accounts money card to the financial institution processor 3 through a terminal 80 (S700). After the purchaser correspondent financial institution processor's 3 accessing the account management DB30 and checking the balance etc. (S710), temporary settlement-of-accounts money information is generated to the temporary settlement-of-accounts money management DB31, and the temporary settlement-of-accounts money card 82 which recorded this information from the terminal is published (S720). Many card base materials are stored in this terminal 80, and, specifically, temporary settlement-of-accounts money information is written down in the magnetic-recording section of a card base material by the card lead writer prepared in this terminal 80. Then, a card is published to a goods purchaser by discharging this card.

[0221] Subsequently, a goods purchaser hands over this temporary settlement-of-accounts money card while doing a goods purchase request to a goods vender (S730). A goods vender hands over goods to a goods purchaser, after checking this goods purchase request and card 82 (S740) (S750). When goods are satisfaction **** things after checking goods (S760), a goods purchaser applies this settlement-of-accounts acknowledgement request card 83 to a terminal 80, and transmits this settlement-of-accounts acknowledgement request to the purchaser correspondent financial institution processor 3 (S770). It is displayed on this terminal 80 that the purchaser correspondent financial institution processor received this the settlement-of-accounts acknowledgement request of this (S780).

[0222] On the other hand, a goods vender inputs the transfer place (reservation of a transfer place) of price while applying the temporary settlement-of-accounts money card 82 to the financial institution terminal 81, after shipping goods. Reservation of the information recorded on the temporary settlement-of-accounts money card and a transfer place is transmitted to the purchaser

correspondent financial institution processor 3 (S790). After the purchaser correspondent financial institution processor 3 checks by accessing the temporary settlement-of-accounts money DB31, and collating with temporary settlement-of-accounts money information (S800), it is notified to the financial institution terminal 81 which the purchaser is operating (S810), and displays the result of a check. A check will make used the temporary settlement-of-accounts money card 82 based on it, if this settlement-of-accounts request and transfer place reservation are made by O.K., and a terminal 81 carries out an automatic recovery (S820). If recovery of this card is made, the purchaser correspondent financial institution processor 3 will transfer the money to the vender correspondent financial institution processor 4 (S830), and vender correspondent financial institution equipment 4 will perform the notice of payment to a goods vender based on it (S840).

[0223] Moreover, in step 850, the purchaser correspondent financial institution processor 3 performs this notice of the completion of settlement of accounts (payment) to a goods purchaser. The usual payment processing is ended according to such a process.

[0224] On the other hand, in step 760, when the received goods are not desired goods, a goods purchaser returns goods to a goods vender (S860). A vender returns the temporary settlement-of-accounts money card 82 to a goods purchaser, after registering returned goods into the merchandise management DB20 of the vender processor 2 (S870). The goods purchaser who received the temporary settlement-of-accounts money card 82 transmits this message to the purchaser correspondent financial institution processor 3 by applying this temporary settlement-of-accounts money card 82 to the financial institution terminal 80, and inputting cancellation processing of temporary settlement-of-accounts money (S880). The purchaser correspondent financial institution processor 3 carries out the automatic recovery of this card while making a terminal 80 eliminate the information written down in the card based on this (S910). Moreover, in an error, the message is displayed (S900).

[0225] According to such a configuration, even if it is the goods purchaser and vender who do not have communication devices, such as a server, the electronic clearing system of this suspense payment can be used. Moreover, since a required procedure can be performed only by applying a temporary settlement-of-accounts money card to ATM, a purchaser and a vender are not made to apply the time and effort of the input of great information.

[0226] In addition, with this operation gestalt, when a vender performs this settlement-of-accounts acknowledgement request, this settlement-of-accounts request can also be inputted into an ATM terminal by the manual entry. However, since it is necessary to input much information, such as goods purchase information, time amount is taken very much and it is trouble. It is effective in these actuation being unnecessary, and becoming and being able to ensure this settlement-of-accounts acknowledgement request by using this settlement-of-accounts acknowledgement request card 83 of this.

[0227] In addition, when a goods purchaser transfers money information including temporary settlement-of-accounts information to a goods vender and sends goods to a third person as a goods receiver, this humanity news of a goods receiver is added to money information including temporary settlement-of-accounts information including Payment ID. Like the case where a goods purchaser receives goods, a goods receiver performs the receipt check of goods, and if the result is O.K., he will perform this settlement-of-accounts acknowledgement request by this humanity news of Payment ID and a receiver. Moreover, if a check result is NG, a returned-goods request will be carried out to a delivery person, the 1st third person returned-goods certification information got from the delivery person will be sent, and a cancellation request of temporary settlement of accounts will be performed.

[0228] Next, the configuration of each component 1 of the system which constitutes the 1st - the 8th example which were mentioned above, i.e., a goods purchaser processor, the goods vender processor 2, the purchaser correspondent financial institution processor 3, the vender correspondent financial institution processor 4, dealings management equipment 5, the delivery person processor 6, and the delivery person processor 7 for returned goods is explained.

[0229] In addition, the function of each equipment described below — the 1- although it may not be used with a part of operation gestalten among the 8th operation gestalt, it is used with other operation gestalten.

[0230] First, it explains from the expedient top of explanation, and dealings management equipment 5. This dealings management equipment 5 relays the goods purchaser processor 1, the goods vender processor 2, the purchaser correspondent financial institution processor 3, the vender correspondent financial institution processor 4, the delivery person processor 6, and the information communication link between [for returned goods] delivery person processor 7, roughly divides them, and has the following functions.

[0231] the 1st is faced mediating transmission and reception between each equipment, and it has the function transmitted and received with the code protocol of a transmitting person, and an addressee the proper of each. When it supervises whether it faces mediating settlement-of-accounts processing of suspense payment, and a goods purchaser performs this settlement-of-accounts acknowledgement request or a returned-goods request within an after [goods receipt] fixed period and these are not made [2nd], it uses considering third person delivery-certificate information as authentication information, and has the function to carry out this settlement-of-accounts acknowledgement request by the substitute.

[0232] When it supervises whether a goods vender performs the cancellation request by returned goods to the 3rd and this cancellation request is not made within a fixed period, third person returned-goods certification information is used as authentication information, and it has the function to perform a cancellation request in a substitute.

[0233] The decode key of the electronic contents which the goods vender processor 2 enciphers to the 4th, and transmit to the goods purchaser processor 1 in agency of electronic contents dealings is managed, and it has the function to send this decode key to a purchaser, and the function to publish a third person witness's certification information.

[0234] In the 5th, the function in which electronic contents judge that it is a defective, and in the case of a defective, when a decode key has a defect with the function which notifies this to the goods purchaser processor 1, it has the function which resends a decode key to a purchaser at the 4th function and coincidence.

[0235] The 6th is faced mediating a delivery person, a vender (goods delivery client), and a purchaser (goods receiver). The function to receive registration of the third person delivery-certificate information from the delivery person processors 6 and 7, It has the function to receive registration of the 2nd third person returned-goods certification information proving having received the function to receive registration of the 1st third person returned-goods certification information proving returned goods having occurred, and the goods, with which the vender was returned.

[0236] In order to do these functions so, dealings management equipment 5 is constituted as shown in drawing 21. That is, it has the operation control section 1010 which controls the whole equipment, the communications control section 1020 for carrying out a line connection to each equipment which is the partner of transmission and reception, the database control section 1040 which controls each database, the dealings management processing section 1500 for performing each function which dealings management equipment 5 has, the radial transfer section 1030, and memory (random access memory) 1050.

[0237] The database control section 1040 carries out supervisory control of the cryptographic key management DB50, the purchaser information DB51 (administrative [of purchaser processor information] DB), the vender information DB52 (administrative [of vender processor information] DB), the financial institution information DB53 (administrative [of financial institution processor information] DB), the delivery person information DB54 (administrative [of delivery person processor information] DB), the dealings management DB55, this settlement-of-accounts site monitor DB56, and the returned-goods site monitor DB57, as shown in drawing 21 .

[0238] The configuration of these databases in which supervisory control is carried out by the database control section 1040 is shown in drawing 22 . That is, the purchaser information DB51, the vender information DB52, the financial institution information DB53, and the delivery person information DB54 manage the information which this dealings management equipment 5 needs for performing transmission and reception with the purchaser processor 1 which is the candidate for junction of transmission and reception, the vender processor 2, the correspondent financial institution processors 3 and 4, and the delivery person processors 6 and 7, i.e., ID, a network address, a transceiver protocol, etc., respectively.

[0239] Moreover, the cryptographic key management DB50 manages the cryptographic key and code protocol of each equipment proper which are used by transmission and reception with each equipment, and the cryptographic keys 1110, 1120, 1130, 1140, and 1150 for each equipments are referred by the attribute information shown in each equipment information stored in the purchaser information DB51, the vender information DB52, the financial institution information DB53, and the delivery person information DB54.

[0240] Furthermore, the dealings management DB55 stores the contents of each dealings and an advance situation, and the authentication information used as the proof of dealings. That is, as shown in drawing 22 , the goods ordering information 1330 of the dealings referred to by payment ID 1310 and the dealings status 1320, the payment management information 1340, the delivery management information 1360, and the returned-goods management information 1370 are stored.

[0241] And this settlement-of-accounts site monitor DB56 is a database for supervising this settlement-of-accounts acknowledgement request and returned-goods request after goods receipt, as mentioned above, and after receiving a goods delivery certificate, the goods ordering information 1330 is put into this settlement-of-accounts site monitor DB1400 of this, and it is supervised.

[0242] Moreover, the returned-goods site monitor DB57 is a database for supervising the cancellation request in returned goods, as mentioned above, after receiving returned-goods delivery, the merchandise management information 1370 is stored as returned-goods management information, and the site monitor of returned goods is performed using this.

[0243] It explains among these in more detail about the cryptographic key management DB50, the dealings management DB55, this settlement-of-accounts site monitor DB56, and the returned-goods site monitor DB57. Drawing 23 shows the configuration of the data stored in the cryptographic key management DB50.

[0244] The cryptographic key 1110 of dealings management equipment 5 self is constituted as shown in drawing 23 (a). That is, "certificate authority certificate of dealings management equipment" 1114 containing 1112 and a public key K (P, TC) are stored (S, TC).

[0245] Moreover, the purchaser key 1120, the vender key 1130, the financial institution key 1140, and the delivery person key 1150 are constituted as shown in drawing 23 (b). That is, 1121, "common key" 1122 for every equipment ID, "certificate authority certificate [of equipment] (public key is included)" 1123 for every equipment ID, "common key [with dealings management equipment] only for transmission and reception" 1124 for every equipment ID, and "opposite key only for transmission and reception with dealings management equipment" 1125 for every equipment ID are stored. The opposite key 1125 contains a public key 1126 and a private key 1127.

[0246] Next, the description of the encryption performed using these cryptographic keys and a decryption is explained with reference to drawing 24 . First, the background of the encryption and the decryption in this operation gestalt is explained.

[0247] Generally, when wording of a telegram is transmitted and received in transmission of the goods order at the time of electronic commerce, payment of cybermoney, and electronic contents and transmission of the cybermoney by this settlement of accounts, transfer, etc. with nakedness, there is also a possibility others not only look into privacy, but that it may be used improperly.

[0248] Then, cipher systems which are the private key/public key system using another key to encryption and a decryption, such as RSA (Rivest-Shamir-Adleman) and DSA (digital signature algorithm), To encryption and a decryption like cipher systems, such as DES (Data Encryption Standard), FEAL (fast encryption algorithm), etc. which are a common key system using the same key. Various cipher systems are devised until now, and he enciphers wording of a telegram and is trying to send so that it may not be known by others using these. Moreover, a current cipher system can be classified into the following two kinds.

[0249] By the 1st method, a transmitting side has the public key which is a cryptographic key of a receiving side sent, or it orders the authentication certificate of a receiving side, takes out a public key, and enciphers and sends wording of a telegram using the public key. A receiving side uses its private key, and decrypts the wording of a telegram which received. [who is a public key and a pair]

[0250] By the 2nd method, a transmitting side enciphers wording of a telegram using the common key which is the cryptographic key. Moreover, it sends with the wording of a telegram which the common key of a transmitting side was enciphered [wording of a telegram] with the public key of the receiving side which came to hand separately, and had it enciphered so that a receiving side can decrypt it. A receiving side decrypts the common key of a transmitting side using its own private key, and decrypts the wording of a telegram enciphered with the common key of the obtained transmitting side. However, when the common key of a transmitting side is beforehand sent to the receiving side, only wording of a telegram will be enciphered and sent with the common key of a transmitting side.

[0251] However, in the cipher system of these former, a transmitting side needs to change a common key each time, in order to have to open it to others (receiving side) and to protect prevention and privacy of an unauthorized use, when wording of a telegram is enciphered with its own common key. Moreover, when enciphering using the public key of a receiving side, complicated processing for a partner's public key to come to hand must be carried out. In addition, when performing transmission after the 2nd times to the same partner, it is possible [it] to manage a partner's public key on DB so that it can transmit, even if it does not order a public key. However, since it not only holds the huge file for management in this case, but a synchronization cannot be taken even if a partner's public key is changed, wording of a telegram has the danger of stopping getting across to a receiving side correctly.

[0252] The method which solves the above trouble is encryption/decryption method which goes via the dealings management equipment 5 of this invention, and this method is shown in drawing 24 . In this drawing, the notation expressing a cryptographic

key is expressed like K (alpha (beta), gamma). Here, alpha expresses the class of cryptographic key, in P, a public key and S show a private key and C shows a common key. gamma expresses the owner of the cryptographic key of alpha. beta expresses the user of dealings management equipment 5 (TC), when Owner gamma is dealings management equipment 5 (TC), and when Owner gamma is a user of dealings management equipment 5 (TC), it expresses dealings management equipment 5 (TC). This user has the cryptographic key of only [which is used for the communication link with dealings management equipment 5], and a proper, and no it is opened to a third person. In addition, the cryptographic key in which beta is not entered can be exhibited by Owner's gamma volition.

[0253] Now, when a transmitting side 1200 (A) sends the same wording of a telegram to two or more receiving sides 1220 (B) and 1230 (C) in drawing 24 at coincidence, the case where different wording of a telegram is sent to each receiving side 1220 (B) and 1230 (C) is considered. three kinds of cryptographic keys (the common key "K (C, A)" of ** transmitting side —) which have registered the transmitting side 1200 (A) into dealings management equipment 5 (TC) in these cases ** the only common key "K (C (A) —) of a transmitting side and dealings management equipment 5 (TC) TC)" and the only public key "K (P (TC) —) of ** transmitting side and dealings management equipment 5 (TC) The wording of a telegram containing the identification information (Equipment ID, this humanity news, etc. of a receiving side) of a receiving side is enciphered using either of the private keys "K (S, A)" of the transmitting side for A)" and ** digital signature, and it sends to dealings management equipment (TC) 1210. At this time, a transmitting side 1200 (A) does not need to be conscious of a receiving side 1220 (B) and the cryptographic key of 1230 (C).

[0254] the identification information (the equipment ID of a transmitting side —) of the transmitting side in the wording of a telegram which received dealings management equipment 5 (TC) this humanity news etc. — being based — the cryptographic key management DB50 — referring to — four kinds of decode keys (the common key 1122 of ** transmitting side "K (C, A)" —) for transmitting sides 1200 (A) ** the only common key 1124 "K (C (A) —) of a transmitting side and dealings management equipment (TC) The public key 1123 of TC)" and ** transmitting side "K (P, A)" or the only private key 1127 "K (S (TC), A)" of ** transmitting side and dealings management equipment (TC) is taken out, and the received information is decrypted.

[0255] Subsequently, this dealings management equipment 5 (TC) re-enciphers the wording of a telegram sent from the transmitting side 1200 (A) with reference to the cryptographic key management DB50 using either of four kinds of cryptographic keys of a receiving side 1220 (B) or a receiving side 1230 (C) based on the identification information of the receiving side in the decrypted wording of a telegram, and transmits it to a receiving side 1220 (B) or a receiving side 1230 (C). here — four kinds of cryptographic keys — the common key "K (C, gamma)" (** —) of a receiving side ** They are the public key "K (P, gamma)" (**, **) of ", a receiving side, and the only common key "K (C (beta), TC)" (**, **) with dealings management equipment (TC) and a receiving side, and the only public key "K (P (TC), gamma)" (**, **) of a receiving side and dealings management equipment (TC). In addition, gamma and beta are 'B' or 'C' here.

[0256] The receiving side 1220 (B) or receiving side 1230 (C) which received information With reference to the identification information of the transmitting side in the wording of a telegram which received, if the agency acting as intermediary is dealings management equipment 5 (TC) three kinds among four kinds of cryptographic keys registered into dealings management equipment 5 (TC) of cryptographic keys (the common key "K (C, gamma)" of a ** receiving side —) ** Decrypt using the only private key "K (S (TC), gamma)" of a " receiving side, the only common "key K (C (beta), TC)" ** receiving side with dealings management equipment 5 (TC), and dealings management equipment 5 (TC), or the private key "K (S, gamma)" of a ** receiving side.

[0257] Thus, when transmitting and receiving the wording of a telegram enciphered via dealings management equipment 5 (TC), the cryptographic key of a receiving side is transmitted in the condition that there is no danger that a third person decodes without being conscious of a transmitting side in any cases, and a receiving side receives in the safe condition, without being conscious of the cryptographic key of a transmitting side in any cases.

[0258] Moreover, it can combine suitably with other cryptographic key / decode keys four kinds of the cryptographic key / decode keys which were shown in drawing 24 , and it not only uses them independently, respectively, but can use them. For example, how to send to a transmission place with the common key which the transmitting agency (A or TC) enciphered by the common key "K (C, A)" of transmitting [wording of a telegram] origin or "K (C, TC)", and enciphered with the only public key "K (P (TC), gamma)" (gamma is A, or B and C) with a transmission place (TC, or B, C) can be considered. In this case, at a transmission place, the enciphered common key is decrypted with a private key, and wording of a telegram is decrypted using the decrypted common key.

[0259] In order to raise safety furthermore, a transmitting side 1200 (A) A digital signature is carried out as part of message authentication using the private key "K (S, A)" of a transmitting side. A blind signature can be given using the common key "K (C, A)" of a transmitting side, and a whole sentence can also be enciphered using "K (C (A), TC)" or "K (P (TC), A)" which is the cryptographic key of only [between dealings management equipment (TC)], and a proper. thereby — him — while being able to do a check certainly, unjust prevention and alteration prevention can also be performed. However, in case dealings management equipment 5 (TC) re-enciphers to a receiving side and sends to it about a blind signature, it sends, carrying out a blind without decrypting.

[0260] Next, the configuration of the dealings management DB55 is explained to a detail with reference to drawing 25 (a) – (e). As shown in drawing 25 (a), this dealings management DB55 stores payment ID 1310, the dealings status 1320, the goods ordering information 1330, the payment management information 1340, the delivery management information 1360, and the returned-goods management information 1370.

[0261] Payment ID 1310 shows the key of the whole record. An order of goods is ****(ed) in the phase decided between the purchaser and the vender, and this payment ID is referred to in the case of informational delivery in all phases including subsequent goods delivery and settlement of accounts.

[0262] Moreover, the dealings status 1320 is information required in order to confirm whether the advance phase of the dealings is shown and dealings are advancing certainly. This dealings status is explained with reference to drawing 26 later.

[0263] As shown in drawing 25 (b), the ordered goods detail 1331, the purchaser information 1332, the vender information 1333, the order time 1334, and the electronic contents information 1336 are included in the goods ordering information 1330. Both authentication information is included in the purchaser information 1332 and the vender information 1333. Furthermore, when the decode key 1335 which becomes indispensable by sale of electronic contents receives from a vender and is passed, it is stored, and it is henceforth managed by dealings management equipment 5.

[0264] As shown in drawing 25 (c), 1346 is contained in the payment management information 1340 at the time of 1345 and a temporary delivery date at the time of the money information 1341, i.e., a money class, such as temporary settlement-of-

accounts money, the purchaser financial institution information 1342 (issue financial institution information), the vender financial institution information 1343, the amount of money 1344, and the date of issue. Moreover, the payee 1348 of this settlement of accounts, settled [of this settlement-of-accounts approval of a purchaser] / unsettled distinction and time 1349, and settled [of this completion of settlement of accounts] / unsettled distinction and time 1350 are included. [settled / of this settlement-of-accounts request / / unsettled distinction and time 1347 which are set up at the time of this settlement-of-accounts request from / from temporary settlement of accounts / the information on the advance process to this settlement of accounts, i.e., a vender,] Furthermore, the information on the advance process of the temporary settlement-of-accounts cancellation request by returned goods, i.e., the existence of the temporary settlement-of-accounts cancellation request from a purchaser, settled / unsettled distinction, time 1351, the existence of the temporary settlement-of-accounts cancellation request from a vender, settled / unsettled distinction and time 1352, and settled [of temporary settlement-of-accounts cancellation] / unsettled distinction and the completion time 1353 are included.

[0265] Moreover, the delivery management information 1360 is stored when the delivery person processors 6 and 7 intervene, and it is managed. As shown in drawing 25 (c), in this Others [detail / 1362 / the delivery person information 1361 required for delivery and / delivery], Especially this settlement-of-accounts acknowledgement request and returned-goods request after goods receipt this settlement-of-accounts site monitor period 1363 for supervising, the delivery client information 1364 including a delivery client's authentication, and the delivery receipt information (the receipt time 1365 and the receipt authentication 1366 --) containing the third person delivery certificate 1367 published from the delivery person processors 6 and 7 at the time of the receipt of delivery The third person delivery certificate 1367 is contained. The third person delivery certificate 1367 is used [as mentioned above,] when there is also no this settlement-of-accounts acknowledgement request and returned-goods request from a purchaser thru/or a goods receiver within an after [goods receipt] fixed period, and this dealings management equipment 5 publishes this settlement-of-accounts acknowledgement request instead of a purchaser.

[0266] Although the delivery management information 1360 and the same information are fundamentally stored in the returned-goods management information 1370 as shown in drawing 25 (e) In this case The returned-goods check / claim after returned-goods receipt The 1st third person returned-goods certification 1375/1376 published by the delivery person at the time of a returned-goods request of the site monitor period 1373 of the returned-goods claim for supervising and a goods receiver, the 2nd third person returned-goods certification 1377/1378 published by the delivery person at the time of a vender's returned-goods receipt, Settled [of the returned-goods check which shows the existence of the returned-goods check after a vender's returned-goods receipt or a returned-goods claim] / unsettled distinction, time 1379, and settled [of a returned-goods claim] / unsettled distinction and time 1380 become important. In addition, the 1st third person returned-goods certification 1375/1376 and the 2nd third person returned-goods certification 1377/1378 are used when there is also no returned-goods check and returned-goods claim from a vender within an after [returned-goods receipt] fixed period, and publishing a cancellation request instead of a vender.

[0267] Next, the dealings status 1320 is explained with reference to drawing 26 . As shown in this drawing, the dealings status 1320 A. It is what stores delivery (from A-1 to A-6), settlement (B-1, B-2) of B. forward always, and the advance situation of each processing of the cancellation at the time of C. returned goods (from C-1 to C-6) from an order of goods. The generating time 1321 and 1326 of each processing and the authentication information 1323 and 1328 which serves as 1322, 1327, and a proof a result (OK/NG) are filled in. Moreover, this dealings status 1320 is divided into goods dealings and electronic contents dealings, and is managed.

[0268] In order that the status may change in this order mostly, when dealings management equipment 5 receives the transmission from each equipment, the dealings status 1320 checks the adjustment of the dealings status 1320 and transmitting contents, is preventing the passing and the occurrence of accident by injustice or error, and performs positive advance management of dealings.

[0269] Next, the configuration of this settlement-of-accounts site monitor DB56 and the returned-goods site monitor DB57 is explained with reference to drawing 27 (a) and (b), respectively. This settlement-of-accounts site monitor DB56 shown in drawing 27 (a) is generated at the time of a goods receipt, as mentioned above, and it stores settled [of payment ID 1401, this settlement-of-accounts site monitor period 1402, and this settlement of accounts] / unsettled distinction, time 1403, and the existence of the change to a returned-goods site monitor and time 1404 that are set up when returned goods occur further.

[0270] The returned-goods site monitor DB57 shown in drawing 27 (b) is generated at the time of returned-goods request generating, as mentioned above, and it stores payment ID 1421, the returned-goods site monitor period 1422, and settled [of temporary settlement-of-accounts cancellation] / unsettled distinction and time 1423.

[0271] Next, the dealings management processing section 1500 shown in drawing 21 is explained to a detail. As shown in drawing 21 , this dealings management processing section 1500 Encryption/decryption processing 1520, The goods order processing 1600, the money issue processing 1700, and the money payment processing 1740, The goods delivery reception processing 1800, the goods delivery receipt processing 1820, and this settlement-of-accounts request processing 1900, This settlement-of-accounts acknowledgement processing 1960 and the electronic contents key reception processing 2000, It has electronic contents receipt check / cancellation processing 2100, the returned-goods delivery reception processing 2200, the returned-goods delivery receipt processing 2220, the temporary settlement-of-accounts cancellation reception processing 2300, a returned-goods check / claim reception processing 2340, this settlement-of-accounts site monitor processing 2400, and the returned-goods site monitor processing 2500.

[0272] In transmission and reception with each equipment, encryption/decryption processing 1520 is processing which decrypts the data enciphered by the transmitting agency in reception, and is enciphered and transmitted by the cryptographic key only for transmission places in transmission, and is common processing used by 15 remaining processings.

[0273] Moreover, goods order encryption / decryption processing 1600 to the goods delivery receipt processing 1820 processes each process from a goods order to delivery, and this settlement-of-accounts request processing 1900 and this settlement-of-accounts acknowledgement processing 1960 are processings about the process of normal settlement of accounts.

[0274] On the other hand, the electronic contents key reception processing 2000 and electronic contents receipt check / cancellation processing 2100 are formed for processing peculiar to sale of electronic contents. Moreover, the returned-goods delivery reception processing 2200 to a returned-goods check / claim reception processing 2340 are processings of each process from reception of returned goods to settlement-of-accounts cancellation.

[0275] In addition, as this settlement-of-accounts site monitor processing 2400 was mentioned above, it is the processing which supervises a period until there is this settlement of accounts or returned goods after goods delivery, and it is the processing supervised in the period to temporary settlement-of-accounts cancellation after returned-goods generating as the returned-

goods site monitor processing 2500 was mentioned above.

[0276] Each processing is explained below, referring to the processing flow after drawing 28. The processing in encryption/decryption processing 1520 is first explained with reference to drawing 28.

[0277] This encryption/decryption processing 1520 functions in transmission and reception with each equipment, if data are received at step 1522 in reception, as mentioned above, takes out the decode key 1120 only for transmitting agencies from the cryptographic key management DB50 of dealings management equipment 5 in step 1524, and will decrypt using it the data enciphered by the transmitting agency by the cryptographic key of dedication in step 1526.

[0278] Next, in transmitting the data after performing predetermined processing, in step 1528, it judges whether transmission is required, and takes out transmission place information from vender information DB52 grade at step 1530. And the cryptographic key 1120 only for transmission places is taken out from the cryptographic key management DB50 at step 1532, and transmit data is enciphered at step 1534 using the cryptographic key 1120. And in step 1536, the enciphered data are transmitted based on transmission place information.

[0279] After decoding the code wording of a telegram of a transmitting side using this procedure as drawing 24 showed when relaying dealings between two equipments, by the cryptographic key of a receiving side, it re-enciphers and transmits.

[0280] In addition, in the flow of the following dealings management processing sections 1500, processing of drawing 28 can be used altogether and it will be used in principle in transmission or reception, and a certain place.

[0281] next, when this settlement-of-accounts acknowledgement request or a returned-goods request is supervised after a goods receiver's goods receipt and this settlement-of-accounts acknowledgement request or a returned-goods request is not made within a fixed period As a function in which third person delivery-certificate information is sent as authentication information, and this settlement-of-accounts acknowledgement request is performed in a substitute It explains focusing on the goods delivery receipt processing 1820, electronic contents receipt check / cancellation processing 2100, this settlement-of-accounts acknowledgement processing 1960, this settlement-of-accounts request processing 1900, and this settlement-of-accounts site monitor processing 2400.

[0282] These processings are performed based on the third person delivery certificate 1367 contained in the delivery receipt information on the delivery management information 1360 of this settlement-of-accounts site monitor DB56 and the dealings management DB55. In the case of goods with a common setup of the third person delivery certificate 1367 of this settlement-of-accounts site monitor DB56 and the dealings management DB55, it is the goods delivery receipt processing 1820, and, in the case of electronic contents, is carried out by electronic contents receipt check / cancellation processing 2100.

[0283] The processing flow of the goods delivery receipt processing 1820 is shown in drawing 33. In this processing 1820, when common goods are delivered, what the goods receiver (the receiver whom the purchaser itself thru/or the purchaser specified, or its surrogate) received the delivered goods for is notified from the delivery person processor 6 or 7, and this is registered. If satisfactory as shown in drawing 33 at a dealings status consistency check (step 1824), this settlement-of-accounts site monitor period 1363 of the delivery management information 1360 of the dealings management DB55, and delivery receipt information 1365/1366/1367 (third person delivery certificate by the delivery person processors 6 and 7) will be set up (step 1828), this settlement-of-accounts site monitor DB56 will be generated (step 1830), and it will record on the dealings status (step 1832). It can supervise henceforth whether this settlement-of-accounts request thru/or the returned-goods request were made using this DB56.

[0284] As shown in drawing 37 also in electronic contents, in electronic contents receipt check / cancellation processing 2100 (about the whole flow, it mentions later) When a decode key is transmitted to the goods purchaser processor 1 in step 2112 While setting up this settlement-of-accounts site monitor period 1363 of the delivery management information 1360 of the dealings management DB55, and delivery receipt information 1365/1366/1367 (third person delivery certificate by dealings management equipment 5), the same monitor can be carried out by generating this settlement-of-accounts site monitor DB56.

[0285] Next, this settlement-of-accounts acknowledgement request from a goods receiver is processed by this settlement-of-accounts acknowledgement processing 1960. As shown in drawing 35, after this settlement-of-accounts acknowledgement processing 1960 makes "settled" the data of this settlement-of-accounts acknowledgement 1349 of the payment management information 1340 of the dealings management DB55 at step 1968, in step 1970, it attaches a receiver's authentication and transmits this settlement-of-accounts acknowledgement request to a purchaser correspondent financial institution. And this settlement-of-accounts processing is performed in a purchaser correspondent financial institution, under the present circumstances, finishing [a vender to this settlement-of-accounts request (a claim transferred money: mention later for details)] -- it is -- if -- since this settlement-of-accounts processing is completed, the data of this settlement 1350 of the payment management information 1340 of the dealings management DB55 are updated to "settled" after step 1980, and the dealings status 1320 is updated to "B-2 (this settlement of accounts)." Moreover, the data of this settlement 1403 of this settlement-of-accounts site monitor DB56 are set as "settled", and the time is also set up. Since a purchaser correspondent financial institution answers a letter in the reminder of a claim required for this settlement-of-accounts processing transferred money when this settlement-of-accounts request (claim transferred money) is not made from a vender yet, the notice of a reminder of a claim transferred money is transmitted to a vender (step 1988). Here, this settlement-of-accounts request processing 1900 is explained with reference to drawing 34.

[0286] This settlement-of-accounts request processing 1900 mediates processing which charges this settlement (transfer-ed) of the temporary settlement-of-accounts money which the vender received from the purchaser to the purchaser correspondent financial institution after goods dispatch. This the settlement-of-accounts processing 1900 of this is usually processed with the purchaser correspondent financial institution processor 3 with this operation gestalt in the place which had complete set of two, this settlement-of-accounts request of a vender and this settlement-of-accounts acknowledgement request of a purchaser.

[0287] In the processing in drawing 34, reception of the claim from a vender transferred money performs the consistency check of a claim transferred money and the dealings status in step 1904 at step 1902. In order to pass to this consistency check, in the case where third person witnesses, such as a dealings management pin center, large in electronic contents sale and a delivery person of goods, intervene, it is required for the dealings status 1320 of the dealings management DB55 to be "A-4 (delivery reception)", "A-5 (delivery receipt)" or, and three kinds of inside "B-1 (this settlement-of-accounts acknowledgement)." Moreover, in the case where a third person witness does not intervene, it is required for the dealings status 1320 to be "A-3 (temporary settlement of accounts)" or and two kinds of inside "B-1 (this settlement-of-accounts acknowledgement)." [0288] Among these, since this settlement-of-accounts acknowledgement request is unsettled in the case of "A-3 (temporary settlement of accounts)", "A-4 (delivery reception)", and "A-5 (delivery receipt)", only reception of a claim transferred money is performed (steps 1908-1912). On the other hand, since this settlement-of-accounts acknowledgement request is already

registered in the case of "B-1 (this settlement-of-accounts acknowledgement)", this settlement-of-accounts processing request is transmitted to a purchaser correspondent financial institution at this time, and this settlement-of-accounts processing is performed (steps 1920-1936).

[0289] On the other hand, the returned-goods delivery reception processing 2200 in which the returned-goods dispatch reception registration from the delivery person processor 5 is processed performs reception of a general returned-goods request of goods so that it may mention later. While the existence and time 1404 of the change to the returned-goods site monitor of this settlement-of-accounts site monitor DB56 are set up at this time, the returned-goods site monitor DB57 is generated, and it is supervised by the returned-goods site monitor processing 2500 henceforth.

[0290] Moreover, returned-goods reception in the case of electronic contents is processed in electronic contents receipt check / cancellation processing 2100. This processing 2100 judges reception (step 2102) and the contents of a request for the reply from the purchaser who received electronic contents, as shown in drawing 37 (step 2104). Here, since a purchaser tries the digest of contents and a request of purchase cancellation is performed in the case of a dissatisfied guide peg, based on it, temporary settlement-of-accounts cancellation request processing of step 2140 is performed. In this processing, as shown in drawing 38, while setting up the existence and time of the change to the returned-goods site monitor of this settlement-of-accounts site monitor DB56 in step 2144, the returned-goods site monitor DB57 is generated, and it supervises by the returned-goods site monitor processing 2500 henceforth. Moreover, the notice of a cancellation request is transmitted to a vender at this time (step 2152), and the cancellation processing by the returned-goods check from a vender is urged.

[0291] This settlement-of-accounts site monitor processing 2400 performs processing which supervises this settlement-of-accounts acknowledgement request or a returned-goods request. As shown in drawing 44, in steps 2402 and 2404, each record of this settlement-of-accounts site monitor DB56 is read periodically. In it Both that this settlement of accounts 1403 is "settled", its time, and that the change to a returned-goods site monitor is "**" and its time by un-setting up And this settlement-of-accounts acknowledgement 1349 of the payment management information 1340 to which the dealings management DB55 corresponds has not been set up, either, and, moreover, the record which has passed over the period set as this settlement-of-accounts site monitor period 1402 is taken out. Since it means that this record is dealings by which this settlement-of-accounts acknowledgement request or the returned-goods request is not made within the period defined after goods receipt, in step 2406, the third person delivery certificate 1367 of the delivery management information 1360 is given, this settlement-of-accounts acknowledgement request is transmitted instead of a receiver to a purchaser financial institution, and this settlement-of-accounts processing is performed in the purchaser information 1333 on the dealings management DB55, the purchaser financial institution information 1342, and the amount of money 1344 by the financial institution. The dealings status 1320 is also changed into "B-1 (this settlement-of-accounts acknowledgement)." In addition, since a purchaser correspondent financial institution answers a letter in the reminder of a claim required for this settlement-of-accounts processing transferred [addressing to vender] money when this settlement-of-accounts request (claim transferred money) is not made from a vender yet at this time, a reminder request of a claim transferred money is transmitted to a vender (step 2420).

[0292] Then, when it supervises whether a vender performs the cancellation request by returned goods and a cancellation request is not made within a fixed period, third person returned-goods certification information is attached, and it explains focusing on the returned-goods site monitor processing 2500 as a function in which a cancellation request is performed in a substitute.

[0293] Processing which performs a cancellation request in a substitute is performed based on the 1st third person returned-goods certification 1375/1376 and the 2nd third person returned-goods certification 1377/1378 which were stored in the returned-goods management information 1370 of the returned-goods site monitor DB57 and the dealings management DB55. A setup of the returned-goods site monitor DB57 and the 1st third person returned-goods certification 1375/1376 of the dealings management DB55, and the 2nd third person returned-goods certification 1377/1378 is performed by the returned-goods delivery reception processing 2200 and the returned-goods delivery receipt processing 2220 in common goods, and, in the case of electronic contents, it is carried out by electronic contents receipt check / cancellation processing 2100 so that it may mention later. However, in the case of electronic contents, only the 1st third person returned-goods certification is used.

[0294] In any case, the returned-goods site monitor period 1422 is set as the returned-goods site monitor DB57, and it can supervise henceforth whether the cancellation request by the returned-goods acknowledgement from a vender is made within a fixed period using this DB57.

[0295] The monitor of the cancellation request by returned goods is performed by the returned-goods site monitor processing 2500, and the processing flow is shown in drawing 4545. In steps 2502 and 2504 of this processing flow, the returned-goods check 1379 of the returned-goods management information 1370 to which each record of the returned-goods site monitor DB57 is periodically read into, and the temporary settlement-of-accounts cancellation 1423 being "settled" in it and its time have not been set, and the dealings management DB55 corresponds has not been set up, either, and, moreover, the record which has passed over the period set as the returned-goods site monitor period 1422 is taken out. This record means that they are the dealings by which the cancellation request by returned-goods acknowledgement is not made from a vender within the period defined after returned-goods generating. Furthermore, in step 2506, when the returned-goods claim 1380 of the returned-goods management information 1370 of the dealings management DB55 selects a non-set up thing, it checks that a returned-goods claim is not made, either.

[0296] Instead of a vender, a cancellation request is transmitted to a purchaser's addressing to a correspondent financial institution to these dealings. Since it becomes cancellation of temporary settlement of accounts in the case of the electronic clearing system of suspense payment (step 2508), it sets after step 2510. The dealings status 1320 of the dealings management DB55 is set as "C-4 (returned-goods check)." The 2nd third person returned-goods certification 1378 (in the case of electronic contents, it is the 1st third person returned-goods certification 1376) of the returned-goods management information 1370 is given to the payment management information 1340 of the dealings management DB55. Directions of this settlement-of-accounts halt and a temporary settlement-of-accounts cancellation request are transmitted to the purchaser correspondent financial institution processor 3 instead of a vender. And cancellation processing is performed by this financial institution processor 3. At step 2518, cancellation termination is set as the returned-goods management information 1370 of the dealings management DB55, and the payment management information 1340 after the cancellation processing termination by the financial institution processor 3, and the dealings status 1320 is also set as "C-6 (payment cancellation)" at step 2520.

[0297] In addition, the returned-goods check 1379 and a setup of the returned-goods claim 1380 are performed in a returned-goods check / claim reception processing 2340. A vender has to notify the claim to the cancellation or returned goods by returned-goods check to dealings management equipment 5 within a fixed period, after receiving returned goods from a delivery

person in goods sale, or after receiving the notice of a cancellation request from dealings management equipment 5 in electronic contents sale.

[0298] If it is a returned-goods check after receiving this returned-goods check or a returned-goods claim at step 2342 as shown in drawing 43, cancellation will be decided by transmitting this settlement-of-accounts halt and a temporary settlement-of-accounts cancellation request to a purchaser financial institution henceforth [step 2350]. On the other hand, if it is a returned-goods claim, interruption of aging will be achieved by setting up the returned-goods claim 1380 of the returned-goods management information 1370 of the dealings management DB55 after checking that it is within a site monitor period, and setting the dealings status 1320 as "C-5 (returned-goods claim)."

[0299] When it supervises whether a vender performs the cancellation request by returned goods and a cancellation request is not made within a fixed period by the above process, dealings management equipment 5 can attach third person returned-goods certification information, and can perform a cancellation request in a substitute according to it.

[0300] Next, in agency of dealing of electronic contents, the decode key of electronic contents which a vender enciphers and is sent to a purchaser is managed, and a decode key is explained to a purchaser as a function in which certification information of delivery and a third person witness is published, focusing on the electronic contents key (decode key for electronic contents) reception processing 2000, and electronic contents receipt check / cancellation processing 2100.

[0301] A vender transmits the decode key for decoding the electronic contents to dealings management equipment 5 to coincidence, when transmitting the electronic contents enciphered to the purchaser. Then, the electronic contents key reception processing 2000 receives and (step 2002) processes a decode key, as shown in drawing 36. In step 2004, while storing the decode key in the decode key 1335 for electronic contents in the goods ordering information 1330 of the dealings management DB55, dealings management equipment 5 self is set as the delivery person information 1361 on the delivery management information 1360. Moreover, the dealings status 1320 is set as "A-4 (delivery reception)" (step 2006). The stored decode key 1335 is managed by dealings management equipment 5 after this.

[0302] In continuing electronic contents receipt check / cancellation processing 2100, as shown in drawing 37, the contents of a request by the reply from the purchaser to the transmitted electronic contents (enciphered) are received and (step 2102) processed. Since it is declaration of intention that a purchaser purchases the electronic contents in a decode key transmitting request, the decode key 1335 for electronic contents which is in the goods ordering information 1330 of the dealings management DB55 stored in the electronic contents key reception processing 2000 in steps 2110 and 2112 is taken out by making for the dealings status 1320 to be "A-4 (delivery reception)" into conditions (step 2106), and it transmits to a purchaser. In addition, the dealings status 1320 is set as "A-5 (delivery receipt)" (step 2108).

[0303] moreover, the site monitor period 1373 of delivery receipt information 1365/1366/1367 (third person delivery certificate by dealings management equipment 5) of the delivery management information 1360 of the dealings management DB55, and the returned-goods management information 1370 — setting up (step 2114) — this settlement-of-accounts site monitor DB56 is generated (step 2116). The data which copied this settlement-of-accounts site monitor period 1363 of the delivery management information 1360 of the dealings management DB55 are set to this settlement-of-accounts site monitor period 1402 of this settlement-of-accounts site monitor DB56.

[0304] By the above processing, in agency of dealing of electronic contents, this dealings management equipment 5 manages the decode key of electronic contents which a vender enciphers and is sent to a purchaser, and gives a purchaser processing which publishes certification information of delivery and a third person witness for a decode key.

[0305] Next, in agency of electronic contents dealing, when the contents which the purchaser received judge that it is a defective and judge with a defective, a purchaser is notified of it, and when it judges with a decode key having a defect, it explains focusing on electronic contents receipt check / cancellation processing 2100 as a function which resends a decode key to a purchaser. This is the judgment of step 2104 of electronic contents receipt check / cancellation processing 2100 shown in drawing 37, and is processing performed when contents decode is improper.

[0306] For example, in step 2112 of drawing 37, although the decode key was transmitted to the purchaser processor 1, suppose that a purchaser was not able to decrypt electronic contents. At this time, a purchaser may answer a letter in a purchase cancellation request with the electronic contents which were not able to be decrypted. When this cannot be contents decoded, it corresponds.

[0307] First, the dealings status 1320 is "A-5 (delivery receipt)", and the conditions which receive this request are being within this settlement-of-accounts site monitor period 1402 of this settlement-of-accounts site monitor DB56 (judgment of steps 2154 and 2156). By decode check processing of continuing step 2160, the cause which was not able to be decrypted judges the defect of the contents (enciphered) itself which the purchaser received, and the defect of a decode key.

[0308] The flow of this decode check processing is shown in drawing 39. In step 2162 of drawing 39, transmission of the same contents (enciphered) as having transmitted to the purchaser is requested to a vender, and coincidence with the contents (enciphered) transmitted by the purchaser is checked in step 2168. When not in agreement, it judges with the contents which transmitted to the purchaser from the vender at the beginning having been deficient, and the same contents are transmitted to a purchaser as a just thing as it was transmitted to dealings management equipment 5 by the vender this time. In steps 2168 and 2170, when both contents are in agreement, in step 2172, it decrypts with the decode key 1335 with which self manages the contents. Furthermore, the electronic contents before encryption are requested to a vender to encipher and transmit with the common key only for transmission to a vender's dealings management equipment (step 2174). At step 2180, after decrypting the electronic contents answered this time, it compares in the electronic contents which decrypted it at step 2172, and the condition before encryption, and coincidence is checked. If both are in agreement, it will judge with those with defective in the decode lock which the purchaser used, the decode key 1335 which self manages to a purchaser at step 2184 will be resent, and a decryption will be required again.

[0309] When both are not in agreement at step 2180, it judges with those with defective to the electronic contents (enciphered) which transmitted to the purchaser from the vender at the beginning, and processing for redoing from transmission of contents is performed. While setting the site monitor period 1373 of delivery receipt information 1365/1366/1367 of the delivery management information 1360 of the dealings management DB55, and the returned-goods management information 1370 as the condition before decode key transmission after step 2186, this settlement-of-accounts site monitor DB56 is deleted. At step 2192, since it judged with those with defective to the vender to the contents which transmitted to the purchaser from the vender at the beginning, in continuation of dealings, the purport which needs to be redone from transmission of contents and a digest is transmitted.

[0310] By the above processing, in agency of electronic contents dealing, dealings management equipment 5 notifies a purchaser

of it, when the contents which the purchaser received judge that it is a defective and judge with a defective, and when it judges with a decode key having a defect, it performs processing which resends a decode key to a purchaser.

[0311] Furthermore, it sets to agency with the processor of the purchaser of a delivery person processor, a vender processor, and goods, or a receiver. Receive registration of the third person delivery-certificate information on a delivery person processor, and registration of the 1st third person returned-goods certification information proving the returned-goods request having occurred is received. The function in which registration of the 2nd third person returned-goods certification information proving the vender having received returned goods is received is explained focusing on the goods delivery receipt processing 1820, the returned-goods delivery reception processing 2200, and the returned-goods delivery receipt processing 2220.

[0312] A third person delivery certificate is registered by the goods delivery receipt processing 1820, the 1st third person returned-goods certification is registered by the returned-goods delivery reception processing 2200, and the 2nd third person returned-goods certification is registered by the returned-goods delivery receipt processing 2220.

[0313] First, since it is as having already explained registration reception processing of the third person delivery certificate by the goods delivery receipt processing 1820 with reference to drawing 33, explanation is omitted here.

[0314] Next, processing by the returned-goods delivery reception processing 2200 is explained with reference to drawing 40. At step 2202, dispatch of returned goods is requested from a delivery person by the goods receiver, and he receives the notice of a purport which kept the returned goods. Then, after performing the consistency check of the dealings status 1320 at step 2204, it sets after step 2208. A delivery person's receipt certification included in the notice which received is stored in the 1st third person returned-goods certification 1375/1376 in the returned-goods management information 1370 of the dealings management DB55. While setting the change 1404 to the returned-goods site monitor of this settlement-of-accounts site monitor DB56 as "**" and setting up the time, the returned-goods site monitor DB57 is generated, and the dealings status 1320 is set as "C-1 (returned-goods request reception)." The site monitor after this is performed by the returned-goods site monitor processing 2500. Moreover, the returned-goods site monitor period 1422 of the returned-goods site monitor DB57 is set up based on the mediation days X in consideration of a delivery period.

[0315] Furthermore, as shown in drawing 41, first, the returned-goods delivery receipt processing 2220 is step 2222, and receives the notice of a purport whose vender received returned goods from the delivery person from a delivery person with a vender's receipt certification. Subsequently, after performing the consistency check of the dealings status 1320, the certificate of a vender including a vender's receipt certification included in the notice which received after step 2228 is stored in the 2nd third person returned-goods certification 1377/1378 in the returned-goods management information 1370 of the dealings management DB55, and the returned-goods site monitor period 1422 of the returned-goods site monitor DB57 is again set up based on the settled mediation days Y. Henceforth, the returned-goods site monitor processing 2500 uses this site monitor period, and supervises cancellation by returned goods.

[0316] This dealings management equipment 5 receives registration of the third person delivery-certificate information on a delivery person processor in agency with the processor of a delivery person processor, a vender processor, a purchaser, or a receiver, and receives registration of the 1st third person returned-goods certification information proving the returned-goods request having occurred, and the processing win popularity in registration of the 2nd third person returned-goods certification information proving the vender having received returned goods carries out by the above.

[0317] Next, the procedure of the dealings management equipment 5 which is not explained so far is explained. As a desirable operation gestalt, it should have any procedure. The goods order processing 1600 is the procedure shown in drawing 29, and mediates the goods carrier order between the purchaser processor 1 and the vender processor 2. When an order of goods is decided in the procedure shown in steps 1602-1608, this goods order processing 1600 generates the dealings management DB55 by using as a key "payment ID" generally ****(ed) by the vender (step 1612), and performs advance management of dealings through this key henceforth.

[0318] Moreover, the money issue processing 1700 is junction processing in case a purchaser requests issue of temporary settlement-of-accounts money to the purchaser correspondent financial institution processor 3 with the procedure shown in drawing 30 at the time of a goods order. In step 1716, if issue of temporary settlement-of-accounts money is O.K., the contents of temporary settlement-of-accounts money will be written in the payment management information 1340 of the dealings management DB55 at step 1718, and advance of subsequent settlement of accounts will be managed.

[0319] Junction processing in case a purchaser does payment (temporary settlement of accounts) of the money payment processing 1740 to a vender as a countervalue of goods by performing processing with the procedure shown in drawing 31 using temporary settlement-of-accounts money or settlement-of-accounts account money is performed. During this procedure, at step 1750, 1346 is written in the payment management information 1340 of the dealings management DB55 at the time of a temporary delivery date, and the money information which includes the information on the temporary settlement of accounts by temporary settlement-of-accounts money or settlement-of-accounts account money in a vender transfers to a vender through dealings management equipment 5 in step 1756.

[0320] The goods delivery reception processing 1800 is the procedure shown in drawing 32, in general goods dealings, receives the notice of a purport which received goods delivery from the vender from the delivery person processors 6 and 7, and performs processing which registers it. As shown in drawing 32, the goods delivery reception processing 1800 will create the delivery management information 1360 of the dealings management DB55, if the notice of delivery reception from a delivery person is received (step 1808).

[0321] Next, the portable mold storages 82 and 83 which the financial institution terminals 80 and 81 connected to the financial institution processors 3 and 4 and these financial institution terminals publish as a temporary settlement-of-accounts money card or these settlement-of-accounts acknowledgement request cards, and receive are explained.

[0322] In addition, in the 8th operation gestalt mentioned above, although the financial institution terminal 80 which a goods purchaser operates, and the financial institution terminal 81 which a goods vender operates were shown, the following explanation explains the terminal which has the function which both can operate as financial institution terminal 80'.

[0323] A purchaser and a vender operate this financial institution terminal 80', it transmits and receives dealings information among the correspondent financial institution processors 3 and 4, and has the following functions. It has the function to publish the temporary settlement-of-accounts money card 82 used in order that a purchaser may perform [1st] a temporary settlement-of-accounts request.

[0324] It has the function to process this settlement-of-accounts acknowledgement of the temporary settlement of accounts which a purchaser performs [2nd]. It has the function to process this settlement-of-accounts request from the vender who used the received portable mold storage for the 3rd.

[0325] The operation control section 3010 which financial institution terminal 80' is constituted as shown in drawing 46, and controls the whole equipment. The communications control section 3020 which carries out a line connection to the correspondent financial institution processors 3 and 4 which are the partners of transmission and reception. The storage disk 3030 which records input and the transfer information on a banking terminal machine, IC card reader / writer 3001, and the display 3002 for a purchaser and a vender doing an information input or displaying the receipt information from the financial institution processors 3 and 4 (touch panel). It has the recovery card storing box 3003 which collects used cards, and the new card receipt box 3004 which contains a new card. As a storage disk 3030, DASD (Direct Access Storage Device) of arbitration is used.

[0326] A control section 3010 has the file control section 3011, I/O control unit 3012, the memory file 3013, and the processing section 3014, and the processing section 3014 has the portable mold storage issue processing 3510, this settlement-of-accounts acknowledgement processing 3550, and this settlement-of-accounts request processing 3600.

[0327] The IC chip 3101 is carried in the card base material made from plastics, and the temporary settlement-of-accounts money card 82 (portable mold storage) grows into it, as shown in drawing 47.

[0328] Moreover, the memory layout of the IC chip 3101 is constituted, for example, as shown to this drawing in 3110, and it supports the temporary settlement-of-accounts money issue request from a purchaser, this settlement-of-accounts acknowledgement request from a vender, or recovery processing. Specifically, it consists of payment ID 3111, issue information, this settlement-of-accounts request information, recovery information, temporary settlement-of-accounts money information, or cybermoney information 3122. Among these, issue information consists of 3112, the issue financial institution information 3113, issue financial institution branch information 3114, and issue terminal information 3115 at the time of the date of issue based on the issue request from a purchaser, and this settlement-of-accounts request information consists of this settlement-of-accounts request time 3116 based on this settlement-of-accounts request from a vender, and this settlement-of-accounts request terminal information 3117. If this settlement-of-accounts request information is written in, the reuse will be forbidden until the temporary settlement-of-accounts money cards 82 are collected. And recovery information consists of the recovery time 3118 accompanying this completion of settlement of accounts, the recovery financial institution information 3119, recovery financial institution branch information 3120, and recovery terminal information 3121.

[0329] Hereafter, each processing of financial institution terminal 80' is explained with reference to the processing flow shown after drawing 48. First, the portable mold storage issue processing 3510 is explained as a function to publish a portable mold storage.

[0330] The portable mold storage issue processing 3510 performs processing which publishes the temporary settlement-of-accounts money card (IC card) as a portable mold storage which stored money information including temporary settlement-of-accounts information with goods purchase information by banking terminal machine actuation from a purchaser, as shown in drawing 48 R> 8.

[0331] First, in step 3512, the issue request screen of temporary settlement-of-accounts money (IC card type) is displayed on a display 3002, and issue request information, such as the payment ID by a purchaser's input, and purchaser information, issuing bank information, is received (step 3514). Subsequently, the contents of the issue request information that it was inputted in step 3516 are checked, and when the contents are normal, and when a new IC card exists in the new card receipt box 3004 at step 3520 in step 3518, issue request information is transmitted to the purchaser correspondent financial institution processor 3 at step 3522.

[0332] Next, it checks that transmission has been normally processed at step 3524, and the processing result from the purchaser correspondent financial institution processor 3 is received at step 3528. At step 3530, when the processing result in the purchaser correspondent financial institution processor 3 is normal, temporary settlement-of-accounts money information and issue information including goods purchase information are written in a disk 3030. The temporary settlement-of-accounts money information and issue information in which the new IC card was written by drawing and the disk 3030 from the new card receipt box 3004 at step 3534 are written in the temporary settlement-of-accounts money information 3122 and issue information (at the time of the date of issue 3112, the issue financial institution information 3113, the issue financial institution branch information 3114, issue terminal information 3115) of IC chip memory 3110 on a new IC card using IC card reader / writer 3001.

[0333] If it checks that the writing to IC chip has been normally processed in step 3538, a processing termination display will be expressed on a display 3002 as step 3540, and a card 82 will be discharged at step 3542. When the contents of an input are not right, there is no inventory of a new card at step 3520, transmitting processing is not normally performed at step 3524 by step 3518, a processing result is not right and the writing to IC chip is not normally processed at step 3538 by step 3530, an error message is edited at step 3544 and the message is expressed on a display 3002 as step 3546.

[0334] Next, this settlement-of-accounts acknowledgement processing 3550 is explained as a function to transmit a request of this settlement-of-accounts acknowledgement to a financial institution based on a portable mold storage. This the settlement-of-accounts acknowledgement processing 3550 of this is processing which performs processing shown in drawing 49 and receives this settlement-of-accounts acknowledgement request by actuation of financial institution terminal 80' by the purchaser.

[0335] In step 3552, this settlement-of-accounts acknowledgement reception screen is displayed on a display 3002 among this drawing, and these settlement-of-accounts acknowledgement information, such as the payment ID by a purchaser's input, and purchaser information, issue financial institution information, is received. The contents of this settlement-of-accounts acknowledgement information that it was inputted in step 3554 are checked, and in step 3558, when the contents are normal, in step 3560, this settlement-of-accounts acknowledgement information is transmitted to the financial institution processor 3.

[0336] It checks that transmission has been normally processed at step 3562, and the processing result from the financial institution processor 3 is received at step 3566. At step 3568, when the processing result in the financial institution processor 3 is normal, the completion screen display of processing (this settlement-of-accounts acknowledgement reception display) is expressed on a display 3002 as step 3570. When [which is not] the contents of an input are not right and transmitting processing is not normally performed by step 3562 at step 3558, by step 3568, when a processing result is not right, an error message is edited at step 3572, and the message is expressed on a display 3002 as step 3574.

[0337] Next, it considers as the function which carries out the automatic recovery of the portable mold storage, and this settlement-of-accounts request processing 3600 is explained. This the settlement-of-accounts request processing 3600 of this is processing which receives this settlement-of-accounts request with the temporary settlement-of-accounts money card 83 (IC card) received from the banking terminal machine actuation and the goods purchaser by the vender, as shown in drawing 50 and drawing 51.

[0338] First, in step 3602, this settlement-of-accounts request screen is displayed on a display 3002, the temporary settlement-of-accounts money card 82 inserted by the vender at step 3604 is received, and the information memorized by IC chip with IC card reader / writer 3001 at step 3606 is read.

[0339] If information is normally read at step 3608, Payment ID, issue information, this settlement-of-accounts request information, and temporary settlement-of-accounts money information will be written in the disk 3030 of this terminal 80' at step 3610. Next, these payments ID, issue information, this settlement-of-accounts request information, and temporary settlement-of-accounts money information are transmitted to a purchaser's financial institution processor 3 or a vender's financial institution processor 4 at step 3612. In step 3614, if it checks that transmission has been processed normally, the financial institution processor 3 of an informational transmission place or the processing result from 4 will be received at step 3618.

[0340] And it judges whether when the financial institution processor 3 or the processing result of 4 is normal, it is finishing [this settlement-of-accounts acknowledgement reception of the temporary settlement-of-accounts money which corresponds in step 3622] at step 3620. When finishing [this settlement-of-accounts acknowledgement reception], after writing this settlement-of-accounts acknowledgement information in a disk 3030 at step 3624, it writes in IC chip memory 3110 of the temporary settlement-of-accounts money card 82 using IC card reader / writer 3001. Moreover, after writing this settlement-of-accounts request information and recovery information in a disk 3030 at step 3626, it writes in this settlement-of-accounts request information (this settlement-of-accounts request time 3116, this settlement-of-accounts request terminal information 3117) and recovery information (the recovery time 3118, the recovery financial institution information 3119, the recovery financial institution branch information 3120, recovery terminal information 3121) on IC chip memory 3110 using IC card reader / writer 3001. If it checks that the writing to IC chip has been normally processed in step 3628, reception IC cards will be collected in the recovery card storing box 3003 at step 3630, and this settlement-of-accounts termination display will be expressed on a display 3002 as step 3632.

[0341] On the other hand, when the corresponding temporary settlement-of-accounts money is settlement-of-accounts acknowledgement reception unsettled [this] in step 3622, after writing this settlement-of-accounts request information in a disk 3030 at step 3636, it writes in this settlement-of-accounts request information on IC chip memory 3110 of an IC card (this settlement-of-accounts request time 3116, this settlement-of-accounts request terminal information 3117) using IC card reader / writer 3001. If it checks that the writing to IC chip has been normally processed in step 3638, this settlement-of-accounts request reception message will be expressed on a display 3002 as step 3640.

[0342] When reading of IC chip is not normally performed at step 3608, transmitting processing is not normally performed at step 3614, a processing result is not right and the writing to IC chip is not normally processed at step 3628 and step 3638 by step 3620, an error message is edited at step 3642. And the message is expressed on a display 3002 as step 3644, and a temporary settlement-of-accounts money card is discharged at step 3646.

[0343] Next, the delivery person processors (delivery management equipment) 6 and 7 are explained with reference to drawing 52 or subsequent ones. In addition, in the 4th operation gestalt mentioned above, although the delivery person processor 6 of the delivery person who performs the usual delivery, and the delivery person processor 7 of the delivery person who performs delivery of returned goods were explained, since both equipments may be the same configurations, they explain the equipment which has both functions as delivery person processor 6' here. Moreover, delivery management DB60 of delivery person processor 6' shall have the function of both the delivery management DB60 mentioned above and the delivery management DB70, and shall manage both the usual delivery and returned goods.

[0344] This delivery person processor 6' has the following functions. When goods delivery information is stored and goods are delivered [1st] to a receiver based on the goods delivery request from a vender (vender processor 2), it has the function which generates third person delivery-certificate information including the payment ID in connection with a receipt signature of a receiver or an acting signature, and goods purchase.

[0345] It has the function which generates [2nd] the 1st third person returned-goods certification information which stores returned-goods delivery information and includes the payment ID in connection with the signature of a receiver which carried out the returned-goods request or an acting signature, and goods purchase based on the returned-goods delivery request from a receiver.

[0346] When returned goods are delivered [3rd] to a vender, it has the function which generates the 2nd third person returned-goods certification information including the payment ID in connection with a receipt signature and goods purchase of a vender. It has the function to publish returned-goods delivery reception receipt certification which includes [4th] the payment ID in connection with goods purchase in a receiver.

[0347] After delivering [5th] goods to a vender, it has the function which notifies third person delivery-certificate information including the payment ID in connection with a receipt signature and goods purchase of a receiver. When placed between the 6th by dealings management equipment 5, it has the function to register into dealings management equipment 5 the third person delivery-certificate information, 1st, and 2nd third person returned-goods certification information mentioned above.

[0348] In order to attain such a function, delivery person processor 6' has the operation control section 4010 which controls the whole equipment, the communications control section 4012 which carries out a line connection to each equipments 1, 2, 3, 4, and 5 which are the partners of transmission and reception, the database control section 4020 which controls each database, the delivery management processing section 4480, the radial transfer section 4014, and memory 4016, as shown in drawing 52.

[0349] The database control section 4020 manages delivery management DB60' which consists of delivery information 4200 and returned-goods information 4300, the delivery client information management DB4400, and the destination information management DB4450.

[0350] Moreover, the delivery management processing section 4480 has the delivery reception processing 4500, the delivery receipt processing 4600, the returned-goods reception processing 4700, and the returned-goods receipt processing 4800. Next, each database which the database control section 4020 manages is explained with reference to drawing 53 (a) - (d).

[0351] As shown in drawing 52, delivery management DB60' consists of delivery information 4200 and returned-goods delivery information 4300. Others [detail / 4211 / the delivery ID 4210 whose delivery information 4200 is fundamental information for a delivery person to manage delivery as shown in drawing 53 (a), and / delivery], In the communication link with persons involved in goods purchase, such as a purchaser and a vender The site monitor period 4260 of the payment ID 4220 and the delivery client information 4230 used as the key of the goods purchase and its authentication 4231, the destination receipt information 4240 and its authentication 4241, a delivery person's authentication 4250, and the receipt check of goods to a pan, and goods When it delivers to a destination, settled [of the registration to the dealings management equipment which displays settled / of the notice to the delivery client who displays what the client was notified of / / unsettled distinction, and the registration to the time

4270 and dealings management equipment 5] / unsettled distinction, and its time 4280 are included. Among these, the information which becomes the nucleus of a third person delivery certificate is the destination receipt information 4240 and its authentication 4241, and a delivery person's authentication 4250.

[0352] The returned-goods delivery information 4300 consists of the site monitor period [of a returned-goods claim besides the delivery information 4200 and the same information 4310, 4311, and 4320] 4330, settled [of registration] / unsettled distinction and its time 4340 and 4350, 1st, and 2nd returned-goods certification information 4360 and 4370, as shown in drawing 53 (b). [to dealings management equipment 5]

[0353] Among these, settled [of the registration to dealings management equipment 5] / unsettled distinction, and the information on the time consist of two kinds of information, the 1st returned-goods certification registration 4340 and the 2nd returned-goods certification registration 4350. The 1st returned-goods certification registration 4340 indicates whether it registered the 1st returned-goods certification information 4360 into dealings management equipment 5, and indicates whether the 2nd returned-goods certification registration 4350 registered the 2nd returned-goods certification information 4370 into dealings management equipment 5. Furthermore, as shown in drawing 53 (c), the 1st returned-goods certification information 4360 consists of payment ID 4361, the delivery client information 4362 and its authentication 4364, and a delivery person's authentication 4366, and the 2nd returned-goods certification information 4370 consists of payment ID 4371, the destination receipt information 4372 and its authentication 4374, a delivery person's authentication 4376, and delivery time 4378.

[0354] In addition, storing also of acting authentication is enabled as the destination receipt authentication 4241 and the delivery client authentication 4364 in the delivery information 4200 and the returned-goods delivery information 4300. Moreover, as shown in drawing 53 (d), the contents of the delivery client information management DB4400 and the destination information management DB4450 are almost the same, and it consists of the others and attribute information (a name, address, telephone number, etc.) 4412, the transceiver management information (address, ID, etc.) 4414, and the information 4416 for authentication (cryptographic key etc.). [ID / 4410 / of a client or a destination]

[0355] Next, the procedure of each processing of the delivery management processing section 4480 is explained with reference to drawing 54 or subsequent ones. Drawing 54 shows the processing flow of the delivery reception processing 4500. This delivery reception processing 4500 receives the delivery request from a vender at step 4510, generates the delivery information 4200 in steps 4520 and 4530, and stores it in delivery management DB60'. The contents of storing are the site monitor periods 4260 of the others and delivery client (namely, vender) information 4230 and its authentication 4231, and a receipt check of goods. [payment / ID 4220 / which received from the vender and was passed] Furthermore, when dealings management equipment 5 intervenes, this information is notified to dealings management equipment 5 (step 4550).

[0356] Drawing 55 shows the processing flow of the delivery receipt processing 4600. First, at step 4610, the receipt certification information on goods is received from a destination. If there is information which can check that they are surrogates (family etc.) in the case of a he absence, suppose that it is possible also by acting authentication. In response to this, a third person's delivery-certificate information is generated in step 4620. This third person's delivery-certificate information gives a delivery person's authentication 4250 to the destination receipt information 4240 stored in the delivery information 4200 on delivery management DB60', and its authentication 4241. At step 4630, a delivery client is notified of this third person's delivery-certificate information. Furthermore, when dealings management equipment 5 intervenes, this information is notified to dealings management equipment 5 (step 4650). And the destination receipt information 4240 in the delivery information 4200 on delivery management DB60' and its authentication 4241, a delivery person's authentication 4250, settled [of the notice to a delivery client] / unsettled distinction, and settled [of registration] / unsettled distinction and its time 4280 to the time 4270 and dealings management equipment 5 are updated (step 4660).

[0357] When goods delivery information is stored and goods are delivered to a receiver based on the goods delivery request from a vender, the above processing A receipt signature of a receiver or an acting signature, and a function that generates third person delivery-certificate information including the payment ID in connection with goods purchase. It corresponds to the function to register the third person delivery-certificate information which includes the payment ID in connection with goods purchase to dealings management equipment, and the function which notifies a vender of the third person delivery-certificate information which includes the payment ID in connection with a receipt signature and goods purchase of a receiver after goods delivery.

[0358] Subsequently, the returned-goods reception processing 4700 is explained with reference to the processing flow shown in drawing 56. The returned-goods reception processing 4700 is started by receiving a request from a goods receiver (person specified by a purchaser or a purchaser), or its surrogate. However, the information which can check that he is a surrogate in the request from a surrogate is needed. First, the returned-goods reception processing 4700 receives a delivery request of returned goods at step 4710, generates the returned-goods delivery information 4300 in steps 4720 and 4730, and stores it in delivery management DB60'. The contents of storing are the others and delivery client information 4362 and its authentication 4364, and the site monitor period 4330 of a returned-goods claim. [payment / ID 4320 / which received from the receiver and was passed] Then, in step 4740, the 1st third person returned-goods certification information is generated. This gives a delivery person's authentication 4366 to the delivery client information 4362 and its authentication 4364. This is delivered to a delivery client as a delivery person's receipt certification (step 4750). Furthermore, when dealings management equipment 5 intervenes, this information is notified to dealings management equipment 5 (step 4770). And the 1st third person returned-goods certification information 4360 which is in the returned-goods delivery information 4300 on delivery management DB60' in step 4780, and the 1st returned-goods certification registration 4340 are updated.

[0359] The signature of a receiver which the above processing stored returned-goods delivery information based on the returned-goods delivery request from a goods receiver, and carried out the returned-goods request or an acting signature, and a function which generates the 1st third person returned-goods certification information including the payment ID in connection with goods purchase. It corresponds to the function to register the 1st third person returned-goods certification information which includes the payment ID in connection with goods purchase to dealings management equipment, and the function to publish returned-goods delivery reception receipt certification which includes the payment ID in connection with goods purchase in a receiver.

[0360] Next, the procedure of the returned-goods receipt processing 4800 is explained with reference to drawing 57. The delivery person from whom delivery of returned goods was requested by the goods purchaser delivers the goods which return a destination, i.e., a goods vender, the goods. In step 4810, the returned-goods receipt processing 4800 receives the receipt certification of returned goods from a vender. This generates the 2nd returned-goods certification information in step 4820. This gives a delivery person's authentication 4376 and delivery time 4378 to the destination receipt information 4372 in the returned-

goods delivery information 4300 on delivery management DB60', and its authentication 4374. When dealings management equipment 5 intervenes, this information is notified to dealings management equipment 5 (step 4830). And the 2nd third person returned-goods certification 4370 which is in the returned-goods delivery information 4300 on delivery management DB60' in step 4840, the 2nd returned-goods certification registration 4350, and the site monitor period 4330 of a returned-goods claim are updated. As a site monitor period 4330, what was decided by returned-goods arrival is used.

[0361] The above processing corresponds to a receipt signature of a vender, the function which generates the 2nd third person returned-goods certification information including the payment ID in connection with goods purchase, and the function to register the 2nd third person returned-goods certification information which includes the payment ID in connection with goods purchase to dealings management equipment, when returned goods are delivered to a vender.

[0362] Next, the financial institution processors 3 and 4 prepared for the purchaser correspondent financial institution or the vender correspondent financial institution are explained. In addition, financial institution processor 3' explains here as a thing corresponding to the purchaser correspondent financial institution processor 3 or the vender correspondent financial institution processor 4.

[0363] This financial institution processor 3' is prepared for the financial institution carry out the temporary settlement-of-accounts cancellation site monitor accompanying the temporary settlement-of-accounts money issue to a purchaser, this settlement-of-accounts acknowledgement, temporary settlement-of-accounts cancellation, this settlement-of-accounts request from a vender, the payment according to the contents of a claim transferred money, transfer temporary settlement-of-accounts cancellation, and returned goods etc., and has the following functions.

[0364] While receiving [1st] the temporary settlement-of-accounts money issue request from the purchaser of goods, it has the function to publish it. It has the function 2nd to receive this settlement-of-accounts request after the temporary settlement-of-accounts money receipt from the vender of goods.

[0365] It has the function 3rd to receive this settlement-of-accounts acknowledgement request after the goods receipt from the purchaser of goods, and the function to give a vender payment processing using the transferred money claim information included in this settlement-of-accounts acknowledgement request. Moreover, when this settlement-of-accounts request is not being received from the vender of goods in that case, it has the function to press for this settlement-of-accounts request.

[0366] It has the function 4th to receive the temporary settlement-of-accounts cancellation request accompanying the returned goods of the goods from the purchaser of goods. When the purchaser of goods requests [5th] returned goods from a delivery person, it has the function to receive the 1st third person returned-goods certification received from the delivery person.

[0367] When a delivery person hands the goods returned to the vender to the 6th, it has the function to receive the 2nd third person returned-goods certification received from dealings management equipment 5. When a defect is [7th] in the returned goods of goods, it has the function to receive a returned-goods claim from a vender.

[0368] When the returned goods of goods are performed [8th] correctly, it has the function to receive a returned-goods acknowledgement from a vender. When the purchaser of goods performs [9th] returned-goods processing, it has the function to perform the site monitor of temporary settlement-of-accounts cancellation.

[0369] In order to demonstrate such a function, financial institution processor 3' is constituted as shown in drawing 58 . That is, this financial institution processor 3' consists of the operation control section 5010 which controls the whole equipment, the communications control section 5020 for carrying out a line connection to each equipments 1, 2, 5, 6, and 7 which are the partners of transmission and reception, the database control section 5040 which controls each database, the financial processing section 5700 for performing each function of financial institution processor 3', the radial transfer section 5030, and memory 5050.

[0370] The database control section 5040 has the account management DB5100, the money management DB5200, the temporary settlement-of-accounts money management DB5300, the cybermoney management DB5400, this settlement-of-accounts information management DB5500, and the returned-goods management DB5600, as shown in drawing 58 .

[0371] Moreover, the financial processing section 5700 has temporary settlement-of-accounts money and the cybermoney issue processing 5710, this settlement-of-accounts request receptionist processing 5750, this settlement-of-accounts acknowledgement request reception processing 5800, cancellation request reception processing 5850 of temporary settlement of accounts, the reception processing 5900 of the 1st third person returned-goods certification information, the reception processing 5920 of the 2nd third person returned-goods certification information, the notice reception processing 5940 of a returned-goods claim, returned-goods acknowledgement reception processing 5960, and the cancellation site monitor processing 5980 of temporary settlement of accounts.

[0372] Drawing 59 shows the construct of each database managed by the database control section 5040. As shown in this drawing, the account management DB5100 manages a purchaser's account information. This account information is linked to the money management DB5200, and this money management DB5200 manages the issue situation of temporary settlement-of-accounts money and settlement-of-accounts account money. The temporary settlement-of-accounts money and cybermoney which are referred to using such information are stored in the temporary settlement-of-accounts money management DB5300 and the cybermoney management DB5400. And this settlement-of-accounts situation of the temporary settlement-of-accounts money stored in these [each / 5300 and DB 5400] or cybermoney is stored in this settlement-of-accounts information management DB5500, and is managed. Moreover, the returned-goods situation from a purchaser is managed in the returned-goods management database 5600. Hereafter, each database is explained to a detail with reference to drawing 6060 and drawing 61 .

[0373] As shown in drawing 60 (a), the account management DB5100 is DB for managing a purchaser's existing account information, and the account number 5101 is created as a key. the account information 5102 — him — it is constituted including these humanity news 5103, such as a purchaser's address, a name, and the telephone number, so that a check may be possible. moreover, the account balance 5104 — balance [of a bank account] + — a credit — available balance — a credit — the use balance is expressed.

[0374] As shown in drawing 60 (b), the money management DB5200 is generated as a key, and links the account number 5201 with the account management DB5100. Whenever temporary settlement-of-accounts money and cybermoney (after goods purchase information addition) are published by the purchaser, the temporary settlement-of-accounts money outstanding balance of issue amount 5203 and the cybermoney outstanding balance of issue amount 5204 are updated, and issue limit management is performed. Here, it will become $a \geq b + c$, if the account balance 5104 is set to a, the temporary settlement-of-accounts money outstanding balance of issue amount 5203 is set to b and the cybermoney outstanding balance of issue amount 5204 is set to c. In the temporary settlement-of-accounts money management information 5205, the cybermoney management information 5206

includes the link information to the cybermoney management DB5400 including the link information to the temporary settlement-of-accounts money management DB5300.

[0375] Drawing 60 (c) shows the temporary settlement-of-accounts money management DB5300. This temporary settlement-of-accounts money management DB5300 stores the temporary settlement-of-accounts money published to the purchaser. Namely, as shown in this drawing, temporary settlement-of-accounts money includes the existence of this settlement-of-accounts request from 5304, the goods purchase information 5305, the financial institution discernment (authentication) information 5306, the payee information 5307, and a vender, existence and time 5311 of this settlement-of-accounts acknowledgement request from that time 5310 and a purchaser, and the issue financial institution blind signature information 5312 at the time of the temporary settlement-of-accounts money ID 5301, payment ID 5302, the amount of money 5303, and the date of issue. Among these, the goods purchase information 5305 contains the information on purchase goods, the mediation days X (X= average delivery days + returned-goods claim reception days + allowances days), and the mediation days Y (Y= returned-goods claim reception days). Moreover, the payee information 5307 includes the vender information 5308, such as a vender's address, a name, and the telephone number, and the transferred money claim information 5309, such as a vender's payee and a method of payment.

[0376] Drawing 60 (d) shows the cybermoney management DB5400. The cybermoney stored in this cybermoney management DB5400 is published in advance to a purchaser, and after goods purchase information is added by the purchaser and paid to a vender, this settlement-of-accounts request of it is done by the vender. Although the items 5403, 5404, 5405, 5406, 5407, 5408, 5409, 5410, 5411, and 5412 of the greater part of this cybermoney management DB5400 apply to the temporary settlement-of-accounts money management DB5200, they are that there are former ID5401 and a child (additional ID) ID 5402 as cybermoney ID, and a point with a purchaser's blind signature information 5413, and differ from the temporary settlement-of-accounts money management DB5200.

[0377] Then, this settlement-of-accounts information management DB5500 is shown in drawing 6060 (e). The record stored in this settlement-of-accounts information management DB5500 of this is created when performing this settlement-of-accounts request of the money information which includes reception and temporary settlement-of-accounts information for this settlement-of-accounts acknowledgement from a purchaser, or this settlement-of-accounts request from a vender to a financial institution, and it is used for subsequent managements. This the settlement-of-accounts management DB5500 of this is created considering payment ID 5501 as a key, and includes the money class 5502 showing the partition of settlement-of-accounts account money / temporary settlement-of-accounts money, the temporary settlement-of-accounts money ID or cybermoney ID5503, and unsettled [of this settlement of accounts] / distinction, and time 5504 of finishing.

[0378] Next, the returned-goods management DB5600 is explained with reference to drawing 61. From the purchaser of goods, this returned-goods management DB5600 is generated at the reception beam time in the 1st temporary-with third person returned-goods certification settlement-of-accounts cancellation request, and is used for subsequent managements. The information of the delivery person in whom this returned-goods management DB5600 was generated considering payment ID 5601 as a key, and the purchaser did the returned-goods request, and the returned-goods management information 5602 which manages returned-goods request time etc., The money class 5603 (partition of settlement-of-accounts account money / temporary settlement-of-accounts money), and the temporary settlement-of-accounts money ID or cybermoney ID5604, Temporary settlement-of-accounts cancellation request time and authentication 5605, this settlement of accounts after delivery ID 5606 and the goods delivery to a purchaser, and the mediation days 5607 for the site monitor of the temporary settlement-of-accounts cancellation at the time of returned-goods processing, The time of returned-goods claim information; authentication 5608, the time of the notice of returned-goods report completion and authentication 5609, and the time of the notice of returned-goods acknowledgement and authentication 5610 are included.

[0379] Next, each processings 5710-5980 included in the financial processing section 5700 are explained using drawing 62 - drawing 70. Drawing 62 is the processing flow of temporary settlement-of-accounts money and the cybermoney issue processing 5710. Temporary settlement-of-accounts money and the cybermoney issue processing 5710 receive an issue request of temporary settlement-of-accounts money or cybermoney from the goods purchaser processor 1 first (step 5712). Subsequently, based on the protocol of an issue request of temporary settlement-of-accounts money and cybermoney, the check of a format, the digit count of each item, an attribute check with an item type, and the input existence of he confirmed information and the validity check of a financial institution identifier are performed (steps 5714 and 5716). If this check result is NG, the contents of an error will be notified to the goods purchaser processor 1 (step 5734), and if normal, the account management DB5100 will be accessed based on the account number succeedingly contained in a request (steps 5718 and 5720).

[0380] subsequently — if the corresponding account record does not exist as a result of accessing the account management DB5100, the contents of an error are notified to the goods purchaser processor 1 (step 5734) and the corresponding account record exists in it — him of the contents of an issue request of temporary settlement-of-accounts money or cybermoney — confirmed information is compared with this humanity news in the account information registered into the record, and his justification is checked.

[0381] furthermore, the issue amount of money of the contents of an issue request of temporary settlement-of-accounts money or cybermoney, the balance in the record, and the comparison with credit data — carrying out — balance + — a credit — available frame — a credit — it is confirmed whether there to be than the issue amount of money, or more amount of use is few (steps 5722 and 5724). In this check processing, when an error occurs, the contents of an error are notified to the goods purchaser processor 1 (step 5734). when a check result is normal, for freezing of the issue amount of money, the issue amount of money is subtracted from the balance of the account record, the balance (a credit — the amount of use is included) is updated, and the account record with which the account management DB5100 corresponds is overwritten.

[0382] Furthermore, if it is temporary settlement-of-accounts money, while adding the issue amount of money to a temporary settlement-of-accounts money outstanding balance of issue amount and updating issue number of sheets as temporary settlement-of-accounts money management information based on the money class which accesses the money management DB5200 and publishes it using the account number, the temporary settlement-of-accounts money ID for several issue request minutes is newly ****(ed), and additional storing is carried out. Moreover, if it is settlement-of-accounts account money, while adding the issue amount of money to a cybermoney outstanding balance of issue amount and updating issue number of sheets as cybermoney management information, cybermoney ID for several issue request minutes is newly ****(ed), and additional storing is carried out. When the money management DB5200 does not exist, DB is created (STORE), and when the money management DB5200 already exists, it overwrites (step 5726). (REWRITE)

[0383] If it is the temporary settlement-of-accounts money which needs application management while storing the discernment

(authentication) information of an issue financial institution etc. to a record for every temporary settlement-of-accounts money ID which newly ****(ed) at the time of the temporary settlement-of-accounts money ID, the issue amount of money, and the date of issue in order to create the temporary settlement-of-accounts money management DB5300 if the money class to publish is temporary settlement-of-accounts money, additional storing will be carried out to the record in goods purchase information and payee information. Moreover, a blind signature is generated and stored about the important item within goods purchase information and payee information (step 5728). When a money class is settlement-of-accounts account money, a record including required information is created similarly.

[0384] Subsequently, the created contents are considered as the temporary settlement-of-accounts money management DB5300 or the cybermoney management DB5400, and are STORE(ed) (step 5730). Finally, based on the record created to the money management DB5200, and the temporary settlement-of-accounts money DB5300 or the cybermoney management DB5400, temporary settlement-of-accounts money or cybermoney is generated, and it transmits to the goods purchaser processor 1 (step 5732).

[0385] Drawing 63 shows the processing flow of this settlement-of-accounts request reception processing 5750. First, in step 5752, this settlement-of-accounts request reception processing 5750 receives this settlement-of-accounts request from the goods vender processor 2.

[0386] Next, by processing to steps 5754-5778, if Payment ID has not been set up while performing the validity check of the contents of this settlement-of-accounts request and setting the transferred money claim information included in this settlement-of-accounts request as the temporary settlement-of-accounts money management DB5300 or the cybermoney management DB5400, the payment ID in this settlement-of-accounts request will be set up, and DB will be updated.

[0387] In addition, when this settlement-of-accounts acknowledgement request is already received, the correlation check of this settlement-of-accounts information management DB5500 is performed, and if a check result is normal, while updating this settlement-of-accounts information management DB5500, payment processing is performed based on the contents of a claim transferred money in the temporary settlement-of-accounts money management DB5300 or the cybermoney management DB5400. Moreover, when this settlement-of-accounts acknowledgement request is not made, this settlement-of-accounts information is set as unsettled, and this settlement-of-accounts information management DB5500 is created.

[0388] Moreover, drawing 64 shows the processing flow of this settlement-of-accounts acknowledgement request reception processing 5800. This settlement-of-accounts acknowledgement request reception processing 5800 receives this settlement-of-accounts acknowledgement request from the goods purchaser processor 1 and dealings management equipment 5 in step 5802 first.

[0389] Next, in processing of steps 5804-5832, the validity check of this received settlement-of-accounts acknowledgement request and the rating check of this settlement-of-accounts acknowledgement client are performed. If this settlement-of-accounts acknowledgement request information will be set as the temporary settlement-of-accounts money management DB5300 or the cybermoney management DB5400 if the check result is normal, and the payment ID of DB has not been set up, the payment ID in this settlement-of-accounts acknowledgement request will be set up, and DB will be updated.

[0390] In addition, when this settlement-of-accounts request is being received, the correlation check of this settlement-of-accounts information management DB is performed, and if a check result is normal, payment processing will be performed based on the contents of a claim transferred money in the temporary settlement-of-accounts money management DB5300 or the cybermoney management DB5400. Moreover, when this settlement-of-accounts request is not made, this settlement-of-accounts information is set as unsettled, and this settlement-of-accounts information management DB5500 is created. Moreover, the notice of a reminder of this settlement-of-accounts request is performed to the vender processor 2 or dealings management equipment 5.

[0391] Drawing 65 shows the processing flow of the cancellation request reception processing 5850 of temporary settlement of accounts. The cancellation request reception processing 5850 of temporary settlement of accounts receives a cancellation request of temporary settlement of accounts from the vender processor 2 or dealings management equipment 5 in step 5852 first. Subsequently, the processing shown in steps 5854-5872 performs the validity check of the contents of cancellation of the received temporary settlement of accounts, and the rating check of a temporary settlement-of-accounts cancellation client. If this check result is normal, the flag of the purport which cancellation of temporary settlement of accounts generated in the temporary settlement-of-accounts money management DB5300 or the cybermoney management DB5400 will be set, and the temporary settlement-of-accounts money management DB5300 or the cybermoney management DB5400 will be updated.

[0392] Furthermore, the information on a temporary settlement-of-accounts cancellation request of the returned-goods management DB5600 (reception time, client information, etc.) is set up, and the returned-goods management DB5600 is created. Temporary settlement-of-accounts cancellation reception is notified to a temporary settlement-of-accounts cancellation client.

[0393] Drawing 66 shows the processing flow of the reception processing 5900 of the 1st third person returned-goods certification information. First, in step 5902, the reception processing 5900 receives the 1st third person returned-goods certification information from the goods purchaser processor 1 or dealings management equipment 5.

[0394] Subsequently, the processing shown at steps 5904-5914 performs the validity check of the 1st received third person returned-goods certification information, and the rating check of the client of the 1st third person returned-goods certification information. And if a check result is normal, in order to supervise mediation days, it asks for the mediation days X. Here, it asks for the mediation days X by allowances days - (reception day of the 1st third person returned-goods certification information - returned-goods request reception day within the 1st third person returned-goods certification information) returned-goods claim reception days + Decided on within the delivery days + goods purchase information within X= goods purchase information. The mediation days X for which it asked are set as the returned-goods management DB5600, and returned-goods management DB5600 is updated.

[0395] Drawing 67 shows the processing flow in the reception processing 5920 of the 2nd third person returned-goods certification information. First, in step 5922, the reception processing 5920 receives the 2nd third person returned-goods certification information from dealings management equipment 5. Subsequently, the processing shown in steps 5924-5934 performs the 2nd validity check and rating check of the contents of third person returned-goods certification information. And if a check result is normal, in order to supervise mediation days, it asks for the mediation days Y. Here, it asks for the mediation days Y by returned-goods claim reception days - within Y= goods purchase information (reception day of the 2nd third person returned-goods certification information - the vender date of acceptance within the 2nd third person returned-goods certification information). The mediation days Y for which it asked are set as the returned-goods management DB5600, and returned-goods management DB5600 is updated.

[0396] Drawing 68 shows the processing flow of the notice reception processing 5940 of a returned-goods claim. First, in step 5942, the notice reception processing 5940 of a returned-goods claim receives the notice of a returned-goods claim from the vender processor 2 or dealings management equipment 5. Subsequently, processing shown in steps 5944-5958 is performed, and the validity check of the contents of the notice of a returned-goods claim and the rating check of the notice client of a returned-goods claim which were received are performed. If a check result is normal, the reception time of a returned-goods claim and the client information on the notice of a returned-goods claim will be set as the returned-goods claim information 5608 on the returned-goods management DB5600, and returned-goods management DB5600 will be updated. Moreover, the purport that the notice of a returned-goods claim was received is notified to the client of the notice of a returned-goods claim, and it notifies that the returned-goods claim occurred to the purchaser processor 1.

[0397] Drawing 69 shows the processing flow of the returned-goods acknowledgement reception processing 5960. The returned-goods acknowledgement reception processing 5960 receives a returned-goods acknowledgement from the vender processor 2 or dealings management equipment 5 (step 5962). Subsequently, processing shown in steps 5964-5980 is performed, and the validity check and rating check of the contents of a returned-goods acknowledgement which received are performed. If this check result is normal, the reception time of a returned-goods acknowledgement and the client information on a returned-goods acknowledgement will be set as the notice 5610 of returned-goods acknowledgement of the returned-goods management DB5600, the zero clear of the mediation days 5607 will be carried out, and returned-goods management DB5600 will be updated. Furthermore, when returned-goods claim information is set up, the invalid flag of returned-goods claim information is set up.

[0398] In addition, if this settlement-of-accounts information management DB5500 exists, it will be deleted, a part for the amount of money of the temporary settlement-of-accounts money management DB5300 or the cybermoney management DB5400 will be subtracted from the temporary settlement-of-accounts money outstanding balance of issue amount or cybermoney outstanding balance of issue amount of the money management DB5200, and the money management DB5200 will be updated.

[0399] A part for the amount of money for cancellation is added to the account balance of the account management DB5100, and the account management DB5100 is updated. Here, in order to prevent a trouble, the temporary settlement-of-accounts money management DB5300 or the cybermoney management DB5400 which became unnecessary by cancellation is deleted after passing over a fixed grace period. Moreover, the notice of the completion of cancellation is performed to the client and the purchaser processor 1 of a returned-goods acknowledgement.

[0400] Drawing 70 shows the processing flow of the cancellation site monitor processing 5980 of temporary settlement of accounts. The cancellation site monitor processing 5980 performs periodically once per processing shown in steps 5982-5998 day, and checks the contents of the returned-goods management DB5600. And if the information on the notice 5610 of returned-goods acknowledgement exists in the returned-goods management DB5600, temporary settlement-of-accounts cancellation processing of drawing 69 and same processing will be performed immediately.

[0401] Moreover, when the returned-goods claim information 5608 exists, processing is ended, without changing the mediation days 5607. When neither the notice 5610 of returned-goods acknowledgement nor the returned-goods claim information 5608 exists, it is confirmed whether the information on the temporary settlement-of-accounts cancellation request 5605 exists. If the temporary settlement-of-accounts cancellation request 5605 exists, the mediation days 5607 will be checked, and if mediation days are zero, temporary settlement-of-accounts cancellation processing of drawing 69 and same processing will be performed. Moreover, when mediation days are not zero, it is part[on the 1st]-subtracted and the returned-goods management DB5600 is updated.

[0402] Next, the concrete configuration of the goods purchaser processor 1 is explained using drawing 71 or subsequent ones. This goods purchaser processor 1 is a processor formed in order that a purchaser might perform the activity from the order in goods purchase to settlement of accounts, and a returned-goods request, and has the following functions.

[0403] It has the function to perform the issue request of money information including temporary settlement-of-accounts information by which transfers [1st] to the vender of goods and actual settlement of accounts is carried out based on the check of the contents of goods received from the vender. It has the function to perform the registration request of goods purchase information to the 2nd to money information including temporary settlement-of-accounts information.

[0404] the function 3rd to request a goods order from the vender of goods, the function to transfer the money information which includes temporary settlement-of-accounts information in a vender, and him, a purchaser, — it has the function which notifies confirmed information.

[0405] It has the function to perform this settlement-of-accounts acknowledgement request the 4th based on the check of the received contents of goods in the case of normal goods, the function which carries out the returned-goods request of the goods in not being normal goods, the reception function of the 1st third person returned-goods certification information proving having received the returned-goods request, and the function to carry out the cancellation request of temporary settlement of accounts.

[0406] In order to demonstrate such a function, this goods purchaser processor 1 is constituted as shown in drawing 71. In drawing 71, the goods purchaser processor 1 consists of the communications control section 6020 for carrying out a line connection to the operation control section 6010 which controls the whole equipment, and each equipment of the vender processor 2 which is the partner of transmission and reception, the financial institution processor 3, dealings management equipment 5, and the delivery person processors 6 and 7, the database control section 6040 which controls each database, the payment processing section 6600 for performing each processing of the goods purchaser processor 1, an input unit 6030, and memory 6050.

[0407] The database control section 6040 manages the goods purchase management DB6100, the money management DB6200, the temporary settlement-of-accounts money management DB6300, the cybermoney management DB6400, this settlement-of-accounts acknowledgement request management DB6500, and the returned-goods request management DB6600, as shown in this drawing.

[0408] Moreover, as shown in this drawing, the payment processing section 6600 has the money information issue request processing 6610, the goods order processing 6650, and a goods receipt and the returned-goods processing 6700, and performs these processings.

[0409] Next, each database which the database control section 6040 manages is explained with reference to drawing 72 and 73. The configuration of the goods purchase management DB6100 is shown in drawing 72 (a). Payment ID 6101 is ID used as the key of money information management, this settlement-of-accounts management, and returned-goods management. The goods purchase information 6102 is goods purchase detail information including a vender's information, and the order time 6103 is the order time of goods. Methods of payment 6104 are methods of payment (for example, prepayment, temporary settlement of

accounts, deferred payment, etc.) which a purchaser specifies at the time of an order. The money class 6105 They are the money classes used for payment (settlement-of-accounts account money / temporary settlement-of-accounts money). Money ID 6106 It is ID of the paid cybermoney or temporary settlement-of-accounts money. The suspense-payment time 6107 It is the time which performed temporary settlement of accounts, and this settlement-of-accounts acknowledgement time 6108 is the time to which the purchaser carried out this settlement-of-accounts acknowledgement, and the vender information 6109 is a vender's name, the address, a contact, correspondent bank information, a cybermoney payee, etc., and is constituted including authentication 6110. Authentication 6110 is a vender's authentication over the vender information 6109.

[0410] Moreover, the money management DB6200 stores the account information 6201 including the information on a settlement-of-accounts account (a financial institution, account number), the temporary settlement-of-accounts money outstanding balance of issue amount 6203, the outstanding balance of issue amount 6204 of cybermoney, the temporary settlement-of-accounts money management information 6205, and the cybermoney management information 6206, as shown in drawing 72 (b). The temporary settlement-of-accounts money management information 6205 is the pointer information (link information) to the temporary settlement-of-accounts money management DB6300, and the cybermoney management information 6206 is the pointer information to the cybermoney management DB6400.

[0411] Moreover, the contents of the temporary settlement-of-accounts money management DB6300 consist of 6304, money, the linked goods purchase information 6305, the issue financial institution information 6306 and this settlement of accounts, or completion time 6307 of temporary settlement-of-accounts cancellation at the time of the temporary settlement-of-accounts money ID 6301, payment ID 6302, the amount of money 6303, and the date of issue, as shown in drawing 72 (c). Among these, a financial institution is the money ID which **** at the time of issue, and the temporary settlement-of-accounts money ID 6301 is also being interlocked with Payment ID. Moreover, this settlement of accounts or the completion time 6307 of temporary settlement-of-accounts cancellation shows the time which the life cycle of this temporary settlement-of-accounts money ended by this completion of settlement of accounts, or the completion of temporary settlement-of-accounts cancellation.

[0412] The configuration of this settlement-of-accounts acknowledgement request management DB6500 is shown in drawing 72 (d). Here, payment ID 6501, the money class 6502, and money ID 6503 correspond to the same item of the goods purchase management DB6100, and this settlement-of-accounts acknowledgement request time 6504 is equivalent to this settlement-of-accounts acknowledgement time 6108 of the goods purchase management DB6100. Moreover, this notice time 6505 of the completion of settlement of accounts is time which has notified this completion of settlement of accounts from the financial institution after this settlement-of-accounts acknowledgement request.

[0413] The returned-goods request management DB6600 is generated at the time of returned-goods generating, and the configuration is shown in drawing 72 (e). As contents, time 6604, the delivery person 6605, and the 1st third person returned-goods certification 6606 are stored as receipt information at the time of the returned-goods request to third person witnesses, such as a delivery person processor besides the items 6601, 6602, and 6603 according to this settlement-of-accounts acknowledgement request management DB6500, (returned-goods request information). Furthermore, settled [of settled / of the temporary settlement-of-accounts cancellation request when notifying a financial institution of the temporary settlement-of-accounts cancellation request by returned goods / / unsettled distinction, its time 6607, and the corresponding completion of temporary settlement-of-accounts cancellation] / unsettled distinction, and its time 6608 are stored.

[0414] Moreover, the cybermoney management DB6400 manages the information shown in drawing 73 73. The cybermoney managed by this cybermoney management DB6400 is the so-called settlement-of-accounts account money which is published by the financial institution unlike temporary settlement-of-accounts money, without specifying an application at the beginning. And in this drawing, an upper case corresponds to the management information of the cybermoney (settlement-of-accounts account money) published by the financial institution, and the lower berth corresponds to cybermoney information including the temporary settlement-of-accounts information which shows that a part of amount of money of cybermoney was paid to the vender, in order to purchase the goods of specification [a purchaser].

[0415] Cybermoney ID6401 of the published money, the original issue amount of money 6402, an expiration date 6403, the start information 6404 settlement-of-accounts type [this] (this payment type), the accumulating-totals amount of money 6405 and the temporary settlement-of-accounts type (suspense-payment type) start information 6406, its accumulating-totals amount of money 6407, and an outstanding balance of issue amount 6408 are contained in the management information shown in an upper case.

[0416] Money information including the temporary settlement-of-accounts information on the lower berth expresses what shook out a part of amount of money of the issue amount of money 6402 as a temporary settlement-of-accounts type. Therefore, the money ID adds a child ID 6410 to former ID (it is the same as ID6401 of an upper case)6409, and is specified as it. Each other items 6411, 6412, 6413, 6414, 6415, and 6416 apply to the temporary settlement-of-accounts money management DB6300. However, in the case of settlement-of-accounts account money, the point a blind signature is done [a point] by the purchaser at the time of a start differs from the temporary settlement-of-accounts money by which a blind signature is done in a financial institution.

[0417] Next, with reference to drawing 74 or subsequent ones, the procedure of each processing in the goods purchaser processor 1 is explained. First, the procedure of the money information issue request processing 6610 is explained with reference to drawing 74 as a function to publish temporary settlement-of-accounts money.

[0418] As shown in this drawing, first, this money information issue request processing 6610 is step 6612, and inputs the information accompanying the issue request of the information of the financial institution which requests issue of temporary settlement-of-accounts money, the amount of money, etc. The amount of money (b1) is determined within the limits of the account balance 5104 of the account management DB5100 of drawing 60 $R > 0$. Next, these humanity news, such as the account number, is inputted at step 6614, the necessity of goods purchase information addition is judged at step 6616, and if required, the addition input of the goods purchase information will be carried out at step 6618. And the issue request generated in this way at step 6618 is transmitted to the financial institution processor 3.

[0419] Next, the processing result from the financial institution processor 3 is received at step 6622, and a processing result is judged at step 6624. If a processing result is normal, the temporary settlement-of-accounts money ID 6301 is stored in the temporary settlement-of-accounts money management DB6300 for the temporary settlement-of-accounts money information received from the financial institution processor 3 at step 6626 as a key. Moreover, the temporary settlement-of-accounts money outstanding balance of issue amount 6203 of the money management DB6200 is updated at step 6628 ($b=b+b1$). On the other hand, at step 6624, when a processing result is not normal, step 6630 performs error processing.

[0420] Next, goods are ordered and the goods order processing 6650 is explained with reference to drawing 75 as a function in

which temporary settlement-of-accounts money is transferred to a vender. First, this goods order processing 6650 chooses goods at step 6654, after receiving goods information from the vender processor 2 at step 6652. And the goods order request which added the order number, the order amount of money, a method of payment, this humanity news, etc. to goods information at step 6656 is transmitted to the vender processor 2.

[0421] And the processing result (purchase detail) from the vender processor 2 is received at step 6660, a processing result is judged at step 6662, and if it is normal, issue processing of temporary settlement-of-accounts money will be performed at step 6664, and the step 6666 -- temporary settlement-of-accounts money information -- him -- confirmed information is set up and this temporary settlement-of-accounts money is transmitted to the vender processor 2 at step 6668.

[0422] The processing result from the vender processor 2 is received at step 6672, a processing result is judged at step 6674, if it is normal, in step 6676, payment ID 6101 will be carried out to the goods purchase management DB6100 at a key, and a goods purchase record will be created. And at step 6662 and step 6674, when a processing result is not normal, step 6678 performs error processing.

[0423] Next, a goods receipt and the returned-goods processing 6700 are explained with reference to drawing 76 as a function to perform this settlement-of-accounts acknowledgement request based on the check of goods. First, this goods receipt and the returned-goods processing 6700 check goods at step 6701, and check the contents of goods at a receipt and step 6702. When goods are as order and are delivered normally, this settlement-of-accounts acknowledgement information is inputted at step 6704, and it transmits to the financial institution processor 3 at step 6706.

[0424] Subsequently, a processing result is received from the financial institution processor 3 at step 6710, a processing result is judged at step 6712, if it is normal, payment ID 6101 will be carried out to this settlement-of-accounts acknowledgement management DB6500 at a key, this settlement-of-accounts acknowledgement record will be created, and this settlement-of-accounts acknowledgement information on request time 6504 grade will be set up at step 6716.

[0425] On the other hand, when a certain defect is in goods, a returned-goods request is transmitted to the delivery person processor 7 at step 6718. If a processing result is received from the delivery person processor 7, a processing result is judged at step 6724 and it is normal at step 6722, a returned-goods request record will be created to the returned-goods request management DB6600 by using payment ID 6101 as a key at step 6725. The 1st third person returned-goods certification which proves surely having carried out returned-goods processing in exchange for passing a delivery person goods at step 6724 is received.

[0426] And while setting the 1st third person returned-goods certification as the 1st third person returned-goods certification 6606 of the returned-goods request management DB6600 at step 6728, the temporary settlement-of-accounts cancellation request which added the 1st third person returned-goods certification is transmitted to the financial institution processor 3. The time is set up while a processing result is received from the financial institution processor 3, and it judges a processing result at step 6734 by step 6732, and setting the temporary settlement-of-accounts cancellation request 6607 of the returned-goods request management DB6600 as "settled" at step 6736, if it is normal. At step 6712, step 6724, and step 6734, when a processing result is not normal, step 6738 performs error processing.

[0427] Next, the goods vender processor 2 is explained with reference to drawing 77 or subsequent ones. In case a vender sells goods, the goods vender processor 2 is a processor formed in order to perform activity from reception of an order to settlement of accounts, and returned-goods management, and has the following functions.

[0428] It has [1st] the reception function of an order from the purchaser of goods, the reception function of money information including the temporary settlement-of-accounts information from a purchaser, and a request function for performing this settlement of accounts, after sending goods to a goods receiver.

[0429] It attaches [2nd] considering the third person delivery-certificate information that it proves the function supervised [performing / this settlement-of-accounts acknowledgement request or the returned-goods request /-after receiver's goods receipt, and], and that the receiver received goods when this settlement-of-accounts acknowledgement request or a returned-goods request was not performed within a fixed period, as authentication information, and has the function to carry out this settlement-of-accounts acknowledgement request by the substitute.

[0430] It has the function 3rd to receive the notice of the cancellation request accompanying returned goods, the function to perform a cancellation request of temporary settlement of accounts to the notice of a cancellation request, and the function to request a returned-goods claim based on the check of the received contents of returned goods in not being normal returned goods.

[0431] In order to demonstrate such a function, the goods vender processor 2 is constituted as shown in drawing 77. This goods vender processor 2 consists of the communications control section 7020 for carrying out a line connection to the operation control section 7010 which controls the whole equipment, and each equipment of the goods purchaser processor 1 which is the partner of transmission and reception, the financial institution processors 3 and 4, dealings management equipment 5, and the delivery person processors 6 and 7, the database control section 7040 which controls each database, the sales management processing section 7600 for performing each processing of sales management equipment 2, I/O device 7030, and memory 7050.

[0432] The database control section 7040 controls and manages merchandise management DB7100, sales management DB7200, the temporary settlement-of-accounts money management DB7300, this settlement-of-accounts request management DB7400, the returned-goods management DB7500, and the electronic contents management DB7550, as shown in this drawing.

[0433] Moreover, it has goods order reception, money information reception and this settlement-of-accounts request processing 7610, electronic contents transmitting processing 7700, this settlement-of-accounts site monitor and this settlement-of-accounts acknowledgement vicarious-execution processing 7750, returned-goods reception processing 7850, the cancellation request reception processing 7900 by the returned goods of electronic contents, the cancellation processing 7950 by returned goods, and the monitor of a fulfillment term and the notice processing 8000 at the time of failure, and the sales-management processing section 7600 performs these processings, as shown to this drawing.

[0434] Drawing 78 is the conceptual diagram showing the relation of each database which the database control section 7040 manages. Electronic contents goods are managed by the electronic contents management DB7550, including information for merchandise management DB7100 managing the goods for sale.

[0435] The goods which received the order are managed by the bar code of merchandise management DB7100, and the ordering information is managed by sales management DB7200. Moreover, this sales management DB7200 contains suspense-payment money management information, this settlement-of-accounts request management information, and returned-goods management information, in order to perform money information management required for sales management, this settlement-of-accounts management, and returned-goods management. Suspense-payment money management information is the pointer information to

the temporary settlement-of-accounts money management DB7300, this settlement-of-accounts request management information is the pointer information to this settlement-of-accounts request management DB7400, and returned-goods management information is the pointer information to the returned-goods management DB7500.

[0436] Next, each database is explained to a detail. Merchandise management DB7100 stores the product class 7102 which identifies a bar code 7101, goods, or electronic contents as a key etc., a trade name 7103, the goods selling information 7104, and the electronic contents management ID 7105, as shown in drawing 79. Among these, the goods selling information 7104 is taken over to the goods purchase information 5305 and 5406 on goods purchaser processor equipment 1 including the number of inventories of goods, the selling price, the site monitor period of a goods receipt check, the site monitor period of a returned-goods claim, average delivery days, and the number of returned-goods claim accept dates. Moreover, the electronic contents management ID 7105 is a link information with the electronic contents management DB7550.

[0437] Next, sales management DB7200 is shown in drawing 80 (a) and (b). Payment ID 7201 is data used as the key of money information management, this settlement-of-accounts management, and returned-goods management. Moreover, time of bar code 7202, claim amount-of-money 7203, order-received information 7204, and order date 7204', the purchaser information 7205, and authentication 7206 are data of a general goods order received. The method-of-payment partitions 7207 are methods of payment (for example, settlement-of-accounts account money, temporary settlement-of-accounts money, etc.) which a purchaser specifies at the time of an order.

[0438] Moreover, the suspense-payment money management information 7208 is the pointer information for managing the money information on payment based on the method-of-payment partition 7207, and has pointed out the record of the temporary settlement-of-accounts money management DB7300. At the time of the shipping date contained in the dispatch information 7209, 7210, the purchaser receipt time 7211, the delivery person information 7212, and authentication 7213 are the information about delivery of goods, are received from a delivery person and passed. The returned-goods management information 7214 is pointer information generated at the time of generating of returned goods, and has pointed out the record of the returned-goods management DB7500. Moreover, this settlement-of-accounts request management information 7215 is the pointer information for managing this settlement-of-accounts request, and has pointed out the record of this settlement-of-accounts request management DB7400. The cryptographic key 7216 and the decode key 7217 of electronic contents key information are information which is used in electronic contents sale.

[0439] Drawing 81 (a) and (b) show the temporary settlement-of-accounts money management DB7300 and this settlement-of-accounts request management DB7400, respectively. First, the temporary settlement-of-accounts money management DB7300 is a database for storing the money information received from the purchaser on the occasion of the order of goods. Payment ID 7301, the money class 7302 (partition of settlement-of-accounts account money / temporary settlement-of-accounts money), the receipt time 7303, and the payment money information 7304 are stored in this database. Among these, the payment money information 7304 differs according to whether it is temporary settlement-of-accounts money or it is settlement-of-accounts account money, as shown in the 2nd step of drawing 81 (a), and the 3rd step.

[0440] The 2nd step is the case of temporary settlement-of-accounts money, and includes 7314, the goods purchase information 7315, and the issue financial institution information 7316 at the time of the temporary settlement-of-accounts money ID 7311, payment ID 7312 (it is the same as 7301), the amount of money 7313, and the date of issue. The blind signature of this whole temporary settlement-of-accounts money is done by the issue financial institution (purchaser correspondent financial institution). The 3rd step is the case of settlement-of-accounts account money (cybermoney), and, in the case of temporary settlement-of-accounts money, most items 7333, 7334, 7335, 7336, and 7337 apply, but it differs from the case of temporary settlement-of-accounts money in that former ID7331, a point with a child (additional ID) ID 7332, and the whole blind signature are made by the purchaser at Money ID.

[0441] Next, this settlement-of-accounts request management DB7400 is a database generated when performing this settlement-of-accounts request of money information including the received temporary settlement-of-accounts information to a financial institution. As shown in drawing 81 (b), it is the same as that of other databases that payment ID 7401 becomes a key. This settlement-of-accounts financial institution information is financial institution information required for this settlement-of-accounts request. When requesting a claim transferred money from a purchaser correspondent financial institution, the information of the financial institution and the information on a payment place (a vender correspondent financial institution and its account information) are set as the transferred money claim financial institution information 7402. Moreover, when taking out a collection request to a vender correspondent financial institution, the information of the purchaser correspondent financial institution of a collection place, the information, and the information on a payment account of a vender correspondent financial institution are set as the collection request financial institution information 7403. Moreover, the time corresponding to each processing is set to this settlement-of-accounts request time 7404 and this completion time 7405 of settlement of accounts.

[0442] On the other hand, since cancellation processing of temporary settlement of accounts or this settlement of accounts is performed in returned goods, in order to manage these, the temporary settlement-of-accounts cancellation information 7406, the request time 7407 of temporary settlement-of-accounts cancellation, this settlement-of-accounts cancellation information 7408, and the request time 7409 of this settlement-of-accounts cancellation are stored.

[0443] Next, the returned-goods management DB7500 is explained with reference to drawing 82. This returned-goods management DB7500 is generated by it when returned goods are sent to a vender by the returned-goods request to the delivery person by the goods receiver, and it is used for subsequent managements. It is the information from which the returned-goods information 7501 included in this database, a purchaser's (or receiver) returned-goods request time 7502, the delivery person information 7503, its authentication 7504, and a vender's returned-goods receipt time 7505 serve as the base of the 2nd third person returned-goods certification which a delivery person publishes. After a vender receives returned goods, he has to check the contents of returned goods and has to notify returned-goods acknowledgement or a returned-goods claim to the purchaser correspondent financial institution processor 3.

[0444] Moreover, the contents and time of a corresponding notice are set to the returned-goods acknowledgement information 7506, the request time 7507 and the returned-goods claim information 7508, and its request time 7509, respectively. In addition, when a vender recognizes returned goods, by the purchaser correspondent financial institution processor 3, if it is in the condition of temporary settlement of accounts, temporary settlement-of-accounts cancellation processing will be performed, and if it is settlement-of-accounts settled [this], this settlement-of-accounts cancellation processing will be performed.

[0445] This processing result is set as the temporary settlement-of-accounts cancellation information 7406, its request time 7407 or this settlement-of-accounts cancellation information 7408, and its request time 7409 of this settlement-of-accounts request management DB7400 of drawing 81 (b).

[0446] Moreover, drawing 83 shows the electronic contents management DB7550. About electronic contents, those contents are managed by this DB7550 among the information on merchandise management DB7100.

[0447] This electronic contents management DB7550 includes the others and electronic contents classification code 7552, the digest information 7553, the code discernment type 7554, and the contents goods information 7555 for linking with merchandise management DB7100. [management / ID 7551 / electronic contents] Here, the code discernment type 7554 is information which specifies encryption/decryption method of electronic contents. It is enciphered by the method specified by the code discernment type 7554, and electronic contents are transmitted to a purchaser. And a purchaser decrypts it with the decode key transmitted by the vender after purchase decision.

[0448] Next, the procedure of each processings 7610-8000 performed by the sales management processing section 7600 is explained with reference to the processing flow shown after drawing 84. First, a goods order and money are received and goods order reception, money information reception, and this settlement-of-accounts request processing 7610 are explained as a function to perform this settlement-of-accounts request.

[0449] The procedure of this processing 7610 is shown in drawing 84 and drawing 85. Processing 7610 checks the contents which received the goods order from the purchaser processor 1 at step 7611, and were first received at step 7612. At step 7614, when the contents of a goods order are right, merchandise management DB7100 is referred to through the bar code 7101 of the goods ordered at step 7616. When there is an inventory of the goods which correspond in step 7618, the notice of order reception is transmitted to the purchaser processor 1 at step 7622.

[0450] Next, the amount of money of the temporary settlement-of-accounts money which received temporary settlement-of-accounts money information from the purchaser processor 1 at step 7626, and was received at step 7628, and the validity of goods purchase information are checked. When this check result is judged to be the right at step 7629 It checks. step 7630 -- him, a purchaser, -- at step 7632, when a check result is right **** payment ID at step 7634 and a sales management record is created by using payment ID 7201 as a key at step 7636 at sales management DB7200. A temporary settlement-of-accounts money record is created for payment ID 7301 as a key to the temporary settlement-of-accounts money management DB7300 at step 7538. And order reception information is transmitted to the purchaser processor 1 at step 7640.

[0451] Next, order goods judge whether they are electronic contents at step 7642, and when it is goods, the existence of a delivery system is judged at step 7644. When there is a delivery system, a goods delivery request is transmitted to the delivery person processor 6 at step 7646. A processing result is received from the delivery person processor 6 at step 7650, it requests at step 7652 to ship goods to a delivery person at step 7654, when a processing result is O.K., and a third person delivery certificate is received. At step 7656, dispatch information, such as time, is set as the dispatch request time 7210 of sales management DB7200. When order goods are electronic contents in 7642, electronic contents transmitting processing is carried out at step 7700.

[0452] Moreover, temporary settlement-of-accounts money information is acquired from the temporary settlement-of-accounts money management DB7300 at step 7660, and this settlement-of-accounts request is transmitted to the financial institution processor 3 at step 7662. A processing result is received from the financial institution processor 3 at step 7666, a processing result is judged at step 7668, when a processing result is O.K., a record is created by using payment ID 7401 as a key at step 7670 at this settlement-of-accounts request management DB7400, and this settlement-of-accounts request information on this settlement-of-accounts request time 7404 grade is set up.

[0453] the case where there are no goods which correspond to an order at step 7618 in step 7614 when the contents are not right -- step 7629 -- the step 7632 when a check result is not right -- him -- when a check result is not right, the notice for which goods order reception is improper is transmitted to the purchaser processor 1 at step 7674. Moreover, at step 7652 and step 7668, when a processing result is NG, step 7676 performs error processing.

[0454] Next, the procedure of the electronic contents transmitting processing 7700 is explained with reference to drawing 86. First, in step 7702, this electronic contents transmitting processing 7700 transmits the electronic contents enciphered as the digest information on electronic contents.

[0455] Here, the electronic contents transmitting processing 7700 takes out the digest information 7553 on the electronic contents record which corresponds with reference to the electronic contents management DB7550 by using electronic contents management ID 7105 of merchandise management DB7100 as a key. Moreover, the contents goods information 7555 is enciphered by the cryptographic key 7216 of the electronic contents key information on sales management DB7200. And these are transmitted to the purchaser processor 1 by dealings management equipment 5 course.

[0456] Subsequently, in step 7704, the decode key 7217 of the electronic contents key information on sales management DB7200 is transmitted to dealings management equipment 5. Then, at step 7706, the dispatch information 7209 is stored in sales management DB7200, temporary settlement-of-accounts money information is acquired from the temporary settlement-of-accounts money management DB7300 at step 7708, and this settlement-of-accounts request is transmitted to dealings management equipment 5.

[0457] Next, a returned-goods request is supervised, and when a returned-goods request is not made within a fixed period, this settlement-of-accounts site monitor and this settlement-of-accounts acknowledgement vicarious execution processing 7750 are explained with reference to drawing 87 as a function in which this settlement-of-accounts acknowledgement request is performed as a purchaser's substitute.

[0458] This processing 7750 will perform processing after read in and step 7754 for the sales management record of sales management DB7200 once in step 7752 first on the 1st. This settlement-of-accounts situation is judged at step 7754, and when it is unsettled, a returned-goods request situation is judged at step 7756. If there is no returned-goods request, it judges whether the monitor period after goods dispatch (X days) has passed at step 7758, and in monitor period over, the third person delivery certificate received from the delivery person at step 7760 will be attached, and this settlement-of-accounts acknowledgement request (vicarious execution) will be transmitted to the financial institution processor 3.

[0459] Next, the returned-goods reception processing 7850 is explained with reference to drawing 88. The returned-goods reception processing 7850 receives returned-goods goods from a delivery person in step 7852 first. While checking the contents of the goods at step 7854, a returned-goods managed record is created to the returned-goods management DB7500. When a defect is in the goods returned at step 7856, claim information is transmitted to the financial institution processor 3 at step 7858, and the returned-goods claim information 7508 on claim request time 7509 grade is set as the returned-goods management DB7500 in step 7860. Moreover, when the justification of goods is checked in step 7856, cancellation processing 7950 by returned goods is performed at step 7862.

[0460] Next, the cancellation processing 7950 by returned goods is explained with reference to drawing 90. First, the

cancellation processing 7950 reads the record of the returned-goods management DB7500 in step 7952, in step 7954, uses payment ID 7401 as a key, refers to this settlement-of-accounts request management DB7400 with reference to this settlement-of-accounts request information 7215 on sales management DB7200, and checks this settlement-of-accounts situation. Here, when this completion time 7405 of settlement of accounts is set up, in step 7955, a request of this settlement-of-accounts cancellation (price transfer to a purchaser account) is transmitted to the financial institution processor 3. When this completion time 7405 of settlement of accounts is not set up, with reference to the temporary settlement-of-accounts money management DB7300, it checks whether there is any record of the temporary settlement-of-accounts money corresponding to Payment ID. Here, when there is a record of temporary settlement-of-accounts money, in step 7958, returned-goods acknowledgement and a temporary settlement-of-accounts cancellation request are transmitted to the financial institution processor 3. Moreover, when there is no record of temporary settlement-of-accounts money, in step 7960, returned-goods acknowledgement is transmitted to the financial institution processor 3. And in step 7962, the record of the returned-goods management DB7500 is updated.

[0461] Next, explanation is added about the procedure of the vender processor 2 which has not been explained yet. As a desirable operation gestalt, it should have this procedure. Drawing 89 shows the procedure of the cancellation request reception processing 7900 by the returned goods of electronic contents. First, in step 7902, from dealings management equipment 5, the reception processing 7900 receives the demand wording of a telegram of electronic contents, and creates a returned-goods managed record to the returned-goods management DB7500. Next, the contents of a demand are judged at step 7904, and if it is the resending demand of electronic contents, in step 7906, the electronic contents after the encryption which transmitted to the purchaser processor 1 will be broadcast again to dealings management equipment 5. At step 7910, from dealings management equipment 5, the decryption processing result of electronic contents is received and it is checked in step 7912. If decryption processing is not correctly performed in dealings management equipment 5 but there is a resending demand of the electronic contents before encryption in step 7914, the electronic contents before encryption will be enciphered and broadcast again at step 7916 by the cryptographic key between the vender processor 2 and dealings management equipment 5. If the check processing result of the contents of electronic contents in dealings management equipment 5 is received in step 7920 and a result is O.K. at step 7922, it is ***** about processing. Moreover, at the step 7922 when a cancellation request is received at steps 7904 and 7914, when a processing result is NG Judge the propriety of acknowledgement of a temporary settlement-of-accounts cancellation request at step 7924, and if acknowledgement is good If acknowledgement is improper, while it performs cancellation processing 7950 by returned goods at step 7928, and transmitting returned-goods claim information to dealings management equipment 5 at step 7926, the claim request time 7509 of the returned-goods management DB7500 is set up. The configuration which finally supervises whether dispatch of goods was carried out is explained with reference to the processing flow after drawing 91 .

[0462] First, when the fulfillment term of the goods dispatch which is conditions-for-payment information is supervised and goods are not shipped within a fulfillment term, conditions-for-payment information is sent as authentication information, and the procedure of the monitor processing 7970 of a fulfillment term is explained as a function in which a cancellation request of dealings is performed. Monitor processing 7970 of a fulfillment term is performed in the processor prepared for the purchaser processor 1 or the goods receiver.

[0463] Drawing 91 and drawing 92 show the processing flow of the monitor processing 7970 of a fulfillment term. This monitor processing 7970 receives first inputting [which a purchaser wishes at step 7972 / of a fulfillment term], and asks the vender processor 2 whether that fulfillment term is protected at step 7974. By asking at step 7976, if a result is NG, it will be asked to a purchaser at step 7978 whether modification of a fulfillment term is possible. If modification is possible, reinput of a fulfillment term will be received at step 7980, and the processing after step 7974 will be repeated. Processing will be ended if modification is not possible.

[0464] By asking at step 7976, if a result is O.K., a fulfillment term will be set as temporary settlement-of-accounts money at step 7982, and it will be transmitted to the vender processor 2. Next, if it judges whether the candidate for a fulfillment term monitor exists at step 7984 and there is a candidate for a monitor, the time of the fulfillment term which searched the temporary settlement-of-accounts money for a monitor at step 7986, and was set as temporary settlement-of-accounts money at step 7988 will be compared with current time. If current time has not passed over the time of a fulfillment term, it is confirmed whether there is any check input of fulfillment at step 7990.

[0465] If there is a check input, at step 7992, the information that it checks, such as check time and a check person name, will be set as temporary settlement-of-accounts money, and the processing after step 7984 will be repeated. If there is no check input, the processing after step 7984 will be repeated as it is. And processing will be ended if the candidate for a monitor is lost at step 7984.

[0466] If current time has passed over the time of a fulfillment term at step 7988, with the temporary settlement-of-accounts money over which the fulfillment term passed at step 7994, an issue financial institution will be notified of a cancellation request of temporary settlement of accounts, the information which includes request time etc. at step 7996 that it requests [cancellation] will be set as temporary settlement-of-accounts money, and processing will be ended.

[0467] Next, receive an order of goods from a purchaser and the temporary settlement-of-accounts money settled by the notice of a check of goods having been shipped is received. When the fulfillment term of the goods dispatch which is conditions-for-payment information is supervised and goods are not shipped within a fulfillment term As a function which notifies a purchaser or a goods receiver of it, the monitor of the fulfillment term of drawing 77 and the procedure of the notice processing 8000 at the time of failure which are performed by the vender processor 2 are explained.

[0468] Drawing 93 and drawing 94 show the processing flow of the notice processing 8000 at the time of the monitor of a fulfillment term, and failure. First, this processing 8000 receives the transmit information from a purchaser or a goods receiver at step 8002, and at step 8004, if it is an inquiry of a fulfillment term check, it will ask a vender whether dispatch of goods is possible by the fulfillment term by step 8012. If dispatch is possible, processing after step 8016 will be performed. If dispatch is impossible, it will notify to transmitting [the modification request of a fulfillment term] origin, and processing will be ended.

[0469] At step 8004, if transmit information is [it] temporary settlement-of-accounts money at the not an inquiry but step 8006 of a fulfillment term check, it will be confirmed by step 8008 whether there is any setup of a fulfillment term. If there is a setup of a fulfillment term, next if it confirms whether there is any information on a fulfillment term that it checks, at step 8010 and there is information that it checks, processing after step 8016 will be performed.

[0470] At step 8008, if there is no setup of a fulfillment term, processing after step 8016 will be performed, and at step 8010, if there is no information that it checks, processing after step 8012 will be performed. Moreover, at step 8006, if transmit

information is not temporary settlement-of-accounts money, processing will be ended.

[0471] At step 8016, if it judges whether it notifies to transmitting [the purport that transmit information was received normally] origin, next there is any candidate for a fulfillment term monitor at step 8018 and there is a candidate for a monitor, the time of the fulfillment term which searched the temporary settlement-of-accounts money for a monitor at step 8020, and was set as temporary settlement-of-accounts money at step 8022 will be compared with current time. If current time has not passed over the time of a fulfillment term, it is confirmed whether there is any input of finishing [fulfillment] at step 8024.

[0472] If there is an input of finishing [fulfillment], at step 8026, the information that it carries out, such as fulfillment time and a check person name of fulfillment, will be set as temporary settlement-of-accounts money, request processing of this settlement of accounts which corresponds at step 8028 will be performed, and the processing after step 8018 will be repeated. If there is no input of finishing [fulfillment], the processing after step 8018 will be repeated as it is. And processing will be ended if the candidate for a monitor is lost at step 8018.

[0473] If current time has passed over the time of a fulfillment term at step 8022, at step 8030, failure finishing information, such as failure decision time, a reason for failure, and a delinquent check person name, will be set as temporary settlement-of-accounts money, it will notify to transmitting [the purport of goods dispatch failure] origin at step 8032, and processing will be ended.

[0474] In the operation gestalt explained above, although price pays sale of goods, such as goods and electronic contents, and it is mainly made into the target matter, also when offer of service is paid and it considers as the target matter, the same system can be applied.

[0475] Moreover, each equipment of this operation gestalt can be constituted using an information processor (computer) as shown in drawing 9595. The information processor of drawing 95 is equipped with CPU (central processing unit)8101, memory 8102, an input unit 8103, an output unit 8104, external storage 8105, the medium driving gear 8106, and network connection equipment 8107, and they are mutually connected by the bus 8108.

[0476] The program and data which are used for processing are stored in memory 8102. As memory 8102, ROM (read only memory), RAM (random access memory), etc. are used, for example, CPU8101 performs required processing by performing a program using memory 8102.

[0477] Input devices 8103 are a keyboard, a pointing device, a touch panel, etc., and are used for the directions from a user, or an informational input. Output units 8104 are a display, a printer, etc. and are used for outputs, such as an inquiry to a user, and a processing result.

[0478] External storage 8105 is a magnetic disk drive, an optical disk unit, magneto-optic-disk (magneto-optical disk) equipment, etc. An above-mentioned program and data are saved at this external storage 8105, and it can also be used if needed, being able to load them to memory 8102. Moreover, external storage 8105 is used also as various kinds of databases mentioned above.

[0479] The medium driving gear 8106 drives the portable mold storage 8109, and accesses the contents of record. As a portable mold storage 8109, storages which arbitration can computer read, such as a memory card, a floppy disk, CD-ROM (compact disk read only memory), an optical disk, and a magneto-optic disk, are used. An above-mentioned program and data are stored in this portable mold storage 8109, and it can also be used if needed, being able to load them to memory 8102.

[0480] Network connection equipment 8107 communicates with other equipments through the network (circuit) of arbitration, such as LAN (local area network), and performs data conversion accompanying a communication link. Moreover, they can also be used for memory 8102 if needed, being able to load an above-mentioned program and data to reception from external equipment, and loading.

[0481] Drawing 96 shows the storage which can supply a program and data and in which computer reading is possible to the information processor of drawing 95. The program and data which were saved in the portable mold storage 8109 or the external database 8110 are loaded to memory 8102. And CPU8101 performs the program using the data, and performs required processing.

[0482]

[Effect of the Invention] In order that price payment persons (a goods purchaser, service client, etc.) may show that there is solvency to price payees (a vender, service provider, etc.) in the case of a request of goods purchase or service according to this invention, Delivery and a price payee can secure goods price or service price for the money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matters (goods supply, service provision, etc.) having been carried out based on the money information. For this reason, the recovery risk of price, such as goods and service, is lost for a price payee.

[0483] In addition, since this settlement of accounts is recognized after the check person who a price payment person or price pays and checks the target matter checks the contents (a color, size, a shank, quality, a manufacture name, a mold, truth or falsehood, etc.) of the goods ordered after goods receipt, and the received goods in goods purchase, the goods wished to have can be purchased certainly. Moreover, in a service request, since this settlement of accounts is recognized after checking the result of the activities (the extermination activity of a termite, business trip cleaning, the vicarious execution activity of cleaning, repair activity of a house, etc.) of a service provider, prevention of a negligent activity can be performed easily. Therefore, a price payment person and the both sides of a price payee do not take a risk, and settlement-of-accounts processing is ensured.

[0484] Moreover, according to this invention, a price payee can offer goods, service, etc., without depending on individual trust of a price payment person, since it can check that the issue financial institution has secured the money information including temporary settlement-of-accounts information settled by the notice of a check of price having paid and the target matter having been carried out to a price payment person's account with [of an issue financial institution] authentication.

[0485] Moreover, according to this invention, by money information including temporary settlement-of-accounts information paying, and including object information, since an issue financial institution can check at this clearing time based on more detailed information, it can prevent effectively the occurrence of the settlement-of-accounts accident over an unjust settlement-of-accounts demand. Moreover, a price payment person can prevent using money information out of an application.

[0486] Moreover, according to this invention, it can prevent effectively paying, as for object information, a third person copying money information illegally, since the blind is carried out by the cryptographic key which only an issue financial institution can decrypt, and using it for other applications.

[0487] Moreover, after the price payment person himself generates temporary settlement-of-accounts information using the cybermoney which has the information which identifies whether temporary settlement-of-accounts information is included according to this invention, it pays to a price payee, and since this settlement of accounts is performed after a price payment person or a check person checks the goods offered from the price payee, or the contents of service, both do not take a risk and

settlement-of-accounts processing can be ensured. In addition, at the time of a move of cybermoney, a price payment person can judge whether it pays as cybermoney of this settlement of accounts which does not include temporary settlement-of-accounts information, or temporary settlement-of-accounts information is generated and it pays as cybermoney of temporary settlement of accounts, and can use properly. For this reason, cybermoney can be paid and it can be used for effective and insurance according to a situation.

[0488] Moreover, in case offer of goods or service is received by holding money information including temporary settlement-of-accounts information to portable mold storages, such as a card whose carrying is possible, according to this invention, it also becomes possible to also pay on-line using a network etc. to a price payee and to hand a portable mold storage directly and to pay it. For this reason, while the convenience to pay improves, goods and the opportunity of offer of service are expanded.

[0489] Moreover, according to this invention, forged issue of a portable mold storage can be prevented by publishing a portable mold storage from terminals, such as ATM connected to the issue financial institution. Moreover, if it is the place in which the terminal was prepared, since it can publish without limiting a location, a price payment person can get a portable mold storage, when you like, if the terminal is operating also after the window of the operating store of an issue financial institution is closed.

[0490] Moreover, according to this invention, since it inserts in terminals, such as ATM by which the portable mold storage transferred from the price payment person as temporary settlement-of-accounts money was connected to the issue financial institution, and a request of this settlement of accounts can be performed, it becomes possible also for the price payee which is not equipped with the processor of network connection to trade a price payee in the settlement system of suspense payment.

[0491] Moreover, in case a portable mold storage is published from terminals, such as ATM connected to the issue financial institution, according to this invention, it indicates whether perform the automatic recovery after processing termination, and when it is the portable mold storage with which the automatic recovery is indicated, after checking processing termination, they are collected automatically. For this reason, an unauthorized use can be prevented and saving of a resource can be performed by reuse of a portable mold storage.

[0492] Moreover, according to this invention, after processing termination can prevent the unauthorized use of the storage by writing in the information which forbids reuse also with the portable mold storage by which an automatic recovery is not carried out.

[0493] Moreover, according to this invention, this settlement-of-accounts request from a price payee is received, but since actual settlement of accounts is not carried out without this settlement-of-accounts acknowledgement from a price payment person, a price payment person pays and a risk is lost.

[0494] Moreover, according to this invention, the price payee specifies the transfer place information or the smart card information on self addressed to a correspondent financial institution that it has a self account as transferred money claim information when actual settlement of accounts is carried out as the payee, in case this settlement-of-accounts request is carried out to a price payment person's correspondent financial institution. Thereby, when actual settlement of accounts is carried out, it is remitted to the payee automatically contained in transferred money claim information.

[0495] Moreover, in order to trade via the equipments (dealings management equipment etc.) which relay transmission according to this invention, the transmitting side of dealings information has the absolutely none need of having the cryptographic key of a receiving side sent, or sending the cryptographic key of a transmitting side. Moreover, in order to encipher and send a transmitting side by the cryptographic key of the only proper between the equipment and the transmitting sides which relay transmission, what kind of receiving side does not need to perform any exchange of a cryptographic key or a decode key. For this reason, the danger that dealings information will be decoded by the third person disappears. Furthermore, management of a cryptographic key is easy for a transmitting side, and safety increases by leaps and bounds.

[0496] in order that [moreover,] the equipment which relays transmission may decrypt the enciphered wording of a telegram which has been sent from the transmitting side using the decode key of the only proper with a transmitting side according to this invention -- him -- a check can be done easily.

[0497] Moreover, according to this invention, a receiving side does not need to be conscious of the cryptographic key of a transmitting side in order to receive the wording of a telegram enciphered by the cryptographic key of the only proper between the equipment and receiving side with the equipment which relays transmission. Moreover, the danger that a third person will decode the enciphered wording of a telegram disappears. Furthermore, management of a cryptographic key is easy for a receiving side, and safety increases by leaps and bounds.

[0498] Moreover, since according to this invention a dealings situation cannot be checked if a commercial transaction is performed only between persons concerned, dealings management equipment has been formed. A financial institution etc. can grasp all the processes of dealings correctly by transmitting and receiving dealings information via dealings management equipment in a price payment person and a price payee list.

[0499] moreover, the time of dealings management equipment managing dealings information according to this invention -- him of a transmitting side -- in order to manage with authentication -- him -- denial and dealings denial can be prevented. Moreover, when a price payee needs to perform a cancellation request of dealings to dealings management equipment by the failure of dealings according to this invention, in order for dealings management equipment to supervise the existence of generating of cancellation request processing of the dealings which a price payee should conduct, a price payment person does not need to check the cancellation situation of dealings himself.

[0500] Moreover, according to this invention, dealings management equipment can be advanced, without being overdue in cancellation processing, in order to carry out cancellation request processing instead of a price payee, when the cancellation event defined for every dealings occurred, a period until it performs a cancellation request is managed and the cancellation request from a price payee does not occur within the period.

[0501] moreover, a ***** [that, as for dealings management equipment, the receiver performed this settlement-of-accounts acknowledgement request based on the time from which the receiver received goods according to this invention] -- or it supervises whether goods were returned or not. For this reason, a dealings situation -- whether it shifts to this settlement of accounts from the condition of temporary settlement of accounts or cancellation of dealings is performed -- can grasp correctly.

[0502] Moreover, when according to this invention dealings management equipment manages a period after a receiver receives goods until it performs this settlement-of-accounts acknowledgement request or a returned-goods request of goods and a returned-goods request of goods does not carry [receiver] out in this settlement-of-accounts acknowledgement request within the period, either, instead of a receiver, this settlement-of-accounts acknowledgement request is carried out. For this reason, it can be made to go on after goods receipt, without being overdue in dealings to this settlement-of-accounts acknowledgement

request.

[0503] Moreover, according to this invention, a receiver returns goods, and when the purport by which returned-goods procedure was made is notified, dealings management equipment performs a cancellation request of dealings instead of a receiver. For this reason, it can be made to go on, without being overdue in the cancellation processing after returned goods.

[0504] Moreover, according to this invention, since delivery-certificate information including the payment ID in connection with the goods which managed and delivered the receipt signature of a destination is generated, the delivery person processor which received the delivery request from the price payee can prove the fact of having sent goods.

[0505] Moreover, according to this invention, when there is a returned-goods delivery request from a receiver, a delivery person processor manages a signature of a client, and since delivery-certificate information including the payment ID in connection with the goods for returned goods is generated, it can prove the fact that returned-goods processing was started.

[0506] Moreover, according to this invention, when the goods for returned goods are sent to a price payee, a delivery person processor manages the receipt signature of a price payee, and generates final returned-goods certification information including the payment ID in connection with the goods for returned goods. For this reason, the fact that the goods which returned the goods reached the price payee can be proved.

[0507] Moreover, it is registered into dealings management equipment when a delivery person processor generates each of the delivery-certificate information proving having sent goods, the returned-goods certification information that it proves having received returned goods, and the final returned-goods certification information that it proves having sent returned goods to the price payee according to this invention. For this reason, the exact situation in each process of dealings can be grasped. Moreover, the trouble of dealings can be prevented by using each certification information as a third person's acknowledgement information.

[0508] Moreover, when according to this invention dealings management equipment manages a period after a receiver receives goods until it performs this settlement-of-accounts acknowledgement request or a returned-goods request of goods and a returned-goods request of goods does not carry [receiver] out in this settlement-of-accounts acknowledgement request within the period, either, instead of a receiver, this settlement-of-accounts acknowledgement request is carried out. In order to perform this settlement-of-accounts acknowledgement request from the contents which attached the delivery-certificate information on a delivery person processor as authentication information at this time, high vicarious execution processing of reliability is performed more.

[0509] Moreover, after according to this invention a receiver performs a returned-goods request of goods and returned goods are sent to a price payee, dealings management equipment performs a cancellation request instead of a receiver from the contents which attached the final returned-goods certification information on a delivery person processor as authentication information. For this reason, high vicarious execution processing of reliability is performed more.

[0510] Moreover, according to this invention, he can advance cancellation processing promptly while he can do a cancellation request of dealings also from a receiver, since a receiver performs a cancellation request from the contents which attached the returned-goods certification information that it proved having received the returned-goods request, as authentication information.

[0511] Moreover, according to this invention, after a receiver receives goods, a price payee manages a period until it performs this settlement-of-accounts acknowledgement request or a returned-goods request, and supervises whether this settlement-of-accounts acknowledgement request or a returned-goods request is made within the period. And when generating neither of the events, this settlement-of-accounts acknowledgement request is performed from the contents which attached the delivery-certificate information on dealings management equipment that it proved having sent goods to the receiver, as authentication information. For this reason, while a price payee can request this settlement-of-accounts acknowledgement instead of a receiver, this settlement-of-accounts processing can be advanced promptly.

[0512] Moreover, according to this invention, after receiving the final returned-goods certification information that it proves that the price payee received returned goods, a financial institution processor expects that the situation which is not advanced in reception and cancellation processing generates the notice of the purport which has a problem in the contents of returned goods from a price payee or dealings management equipment, and manages the reception period of the returned-goods claim for every dealings. And it supervises whether the notice of a returned-goods claim is performed within the period. For this reason, when the contents of goods which the receiver returned have a defect etc., the trouble of returned-goods processing can be prevented by reserving cancellation processing.

[0513] Moreover, when the purport that returned goods were normally received from the price payee which received returned goods, or dealings management equipment is notified according to this invention, since a financial institution processor performs cancellation processing, without waiting for progress of the period even if it is within the reception period of a returned-goods claim, it can advance cancellation processing promptly.

[0514] Moreover, according to this invention, since the dealings management equipment in an electronic contents selling system manages the decode key of electronic contents instead of a price payee and a decode key is passed according to a demand of a price payment person, it is correctly manageable whether electronic contents reached the price payment person certainly.

[0515] Moreover, according to this invention, since a signature of a price payment person is managed and oneself generates third person acknowledgement information in case the decode key of electronic contents is sent according to a demand of a price payment person, dealings management equipment can prevent denial by the price payment person.

[0516] Moreover, according to this invention, when the notice of the purport which cannot perform decode of electronic contents is received from a price payment person, dealings management equipment orders the electronic contents sent to the price payment person from a price payee, and compares them with the electronic contents sent by the price payment person. For this reason, it is manageable whether a price payment person's electronic contents are altered unjustly.

[0517] Moreover, according to this invention, since dealings management equipment is decoded itself and checked with the decode key sent to the price payment person when there are no abnormalities in the contents of electronic contents as a result of a comparison, it can manage the validity of electronic contents and a decode key.

[0518] Moreover, according to this invention, since the decrypted electronic contents are compared with the electronic contents of the text ordered from the price payee, dealings management equipment can manage correctly whether the contents of the decrypted electronic contents are altered unjustly.

[0519] Moreover, according to this invention, dealings management equipment can be advanced, without being overdue in dealings of electronic contents, in order to send a decode key to a price payment person again, if a decode key has a defect as a result of a comparison.

[0520] Moreover, according to this invention, dealings management equipment can be advanced, without being overdue in cancellation processing, in order to send the notice of the cancellation request for stopping payment processing of a price payment person etc. to a price payee, when the contents of the electronic contents which the price payee sent to the price payment person have a defect as a result of a comparison.

[0521] Moreover, according to this invention, dealings management equipment can be advanced, without being overdue in dealings of electronic contents, in order to send electronic contents to a price payment person again, when electronic contents have a defect as a result of a comparison.

[0522] Moreover, since the check persons (a goods receiver, beneficiary of service, etc.) who price pay with a price payment person and check the target matter may differ according to this invention, using money information including temporary settlement of accounts information, a souvenir be send to a family or a third person, or it can perform easily request the cleaning vicarious execution activity of a house etc. from a service contractor as a present for special days, such as Mother's Day and a birthday.

[0523] Moreover, since according to this invention the check person who price pays and checks the target matter can do this settlement-of-accounts acknowledgement request after checking the contents of the received goods, or immediately after receiving service, price pays, and this settlement of accounts (price paying) is promptly performed rather than a person carries out this settlement-of-accounts acknowledgement request. Furthermore, for this settlement-of-accounts acknowledgement request, price does not need to pay and a check person does not need to contact to a person.

[0524] Moreover, since according to this invention price pays to money information including temporary settlement-of-accounts information and it has the fulfillment term of the target matter as conditions-for-payment information, the check and monitor of whether to have received the service requested by the date which promised whether goods will arrive by the promised date (fulfillment term) can be performed objective.

[0525] Moreover, when neither delivery of the goods with which the price which is conditions-for-payment information paid, and an order for a price payee was placed by the fulfillment term of the target matter, nor requested offer of service is completed according to this invention, the check person who price pays, and a person or price pays and checks the target matter can do the cancellation request of money information including the paid temporary settlement-of-accounts information. For this reason, the risk of the lost profits to a date is avoided. Here, the risk of the lost profits to a date means the risk that goods and worth of service are lost, when goods are not able to arrive by the date promised for special days, such as a birthday, Mother's Day, and Christmas, or service is not able to be received.

[0526] Moreover, since the price which is conditions-for-payment information pays dealings management equipment and it supervises the fulfillment term of the target matter according to this invention, when neither delivery of the goods with which an order for a price payee was placed by the fulfillment term, nor requested offer of service are not completed, the cancellation request of money information including the temporary settlement-of-accounts information which price paid and was paid instead of the person can carry out based on objective information. Furthermore, since the check person who price pays, and a person or price pays and checks the target matter does not need to perform above troublesome checks or monitors, he feels easy also about a child or an old person, and can do a request of service and the purchase of goods.

[0527] Moreover, when neither delivery of the goods ordered by the fulfillment term by the price which is conditions-for-payment information paying a price payee, and supervising the fulfillment term of the target matter, nor requested offer of service can be performed according to this invention, the price payee itself performs a notice to that effect to the check person of price to whom it pays, and a person or price pays and the target matter is checked. For this reason, price pays and a person or a check person can do a quicker cancellation request.

[0528] Although the effectiveness explained above is related with the system and equipment of this invention, the same effectiveness is expected also when the storage of this invention is used.

[Translation done.]